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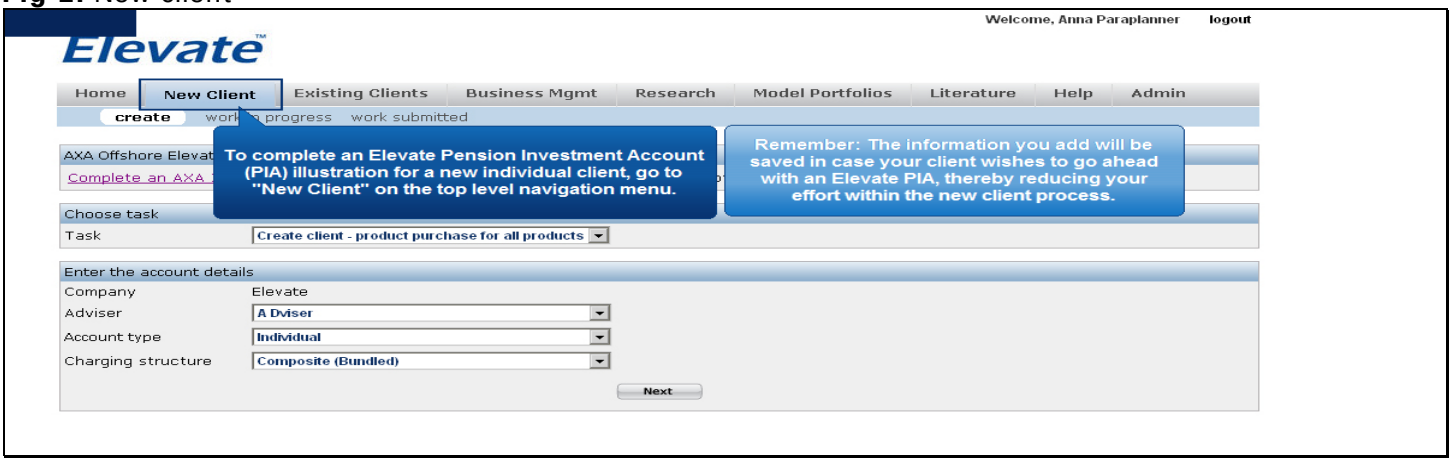
## How do I...create an Elevate PIA illustration on Elevate? V1.0

### New clients

To create an illustration for an Elevate Pension Investment Account (PIA) for a new individual client, select "New Client" on the top level navigation menu (see **Fig 1.** below).

The information you add, will be saved in case your client wishes to go ahead with an Elevate PIA, thereby reducing your effort within the new client process.

**Fig 1.** New client




Follow the instructions from **Fig 4.** (on page 2) to proceed with a potential new client's Elevate PIA illustration.

### Existing clients

For existing clients on Elevate, select "Existing Clients" on the top level navigation menu. Select your relevant client's Elevate account and select "New Work" (see **Figs 2.** and **3.** below and then **Fig 8.** onwards).

### Existing clients - important

Please note: although most screens (with the exception of "1. Account") are similar for both new and existing clients, **certain information** such as **regular remuneration**, **disinvestment** and **partner details, won't be available to change** if an **existing Elevate client already has an Elevate Pension Investment Account (PIA) -** the **existing Elevate PIA details will be utilised** for the illustration.

**Fig 2.** Existing client – new work

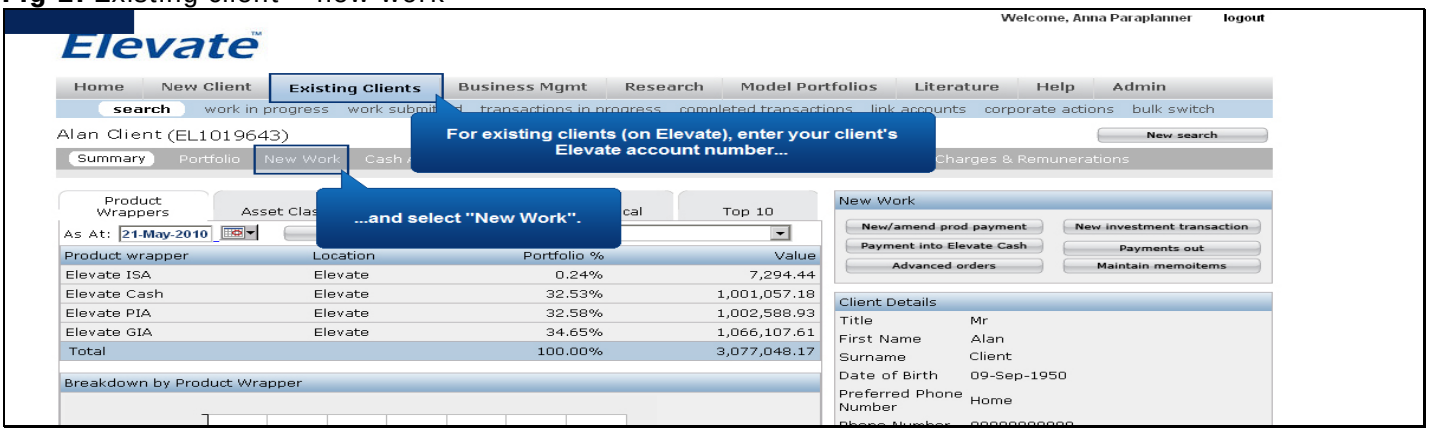


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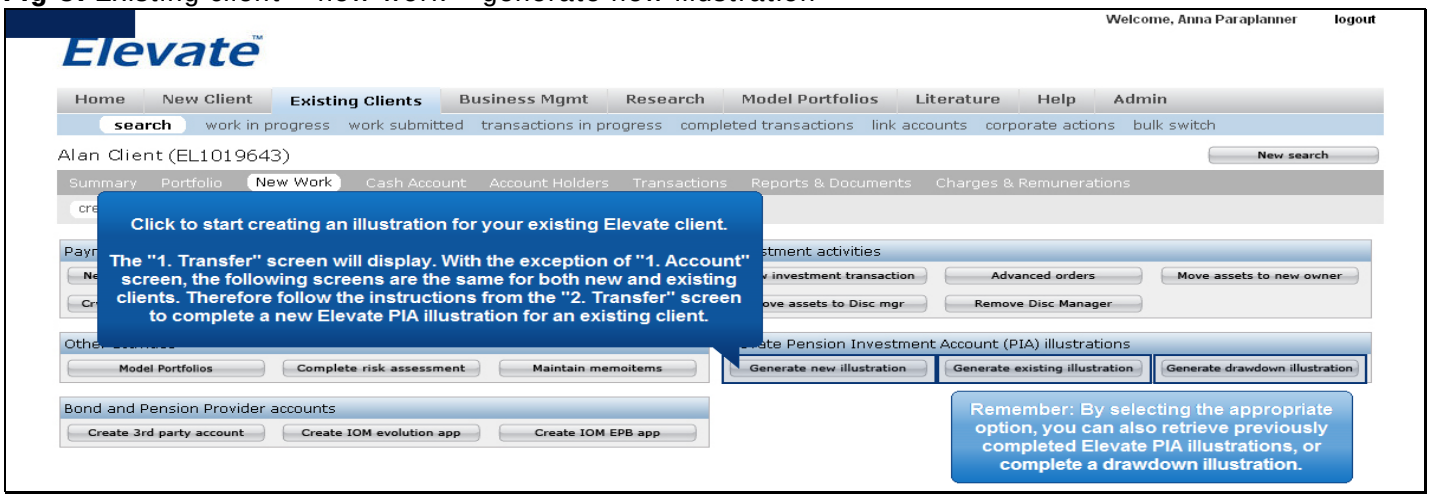
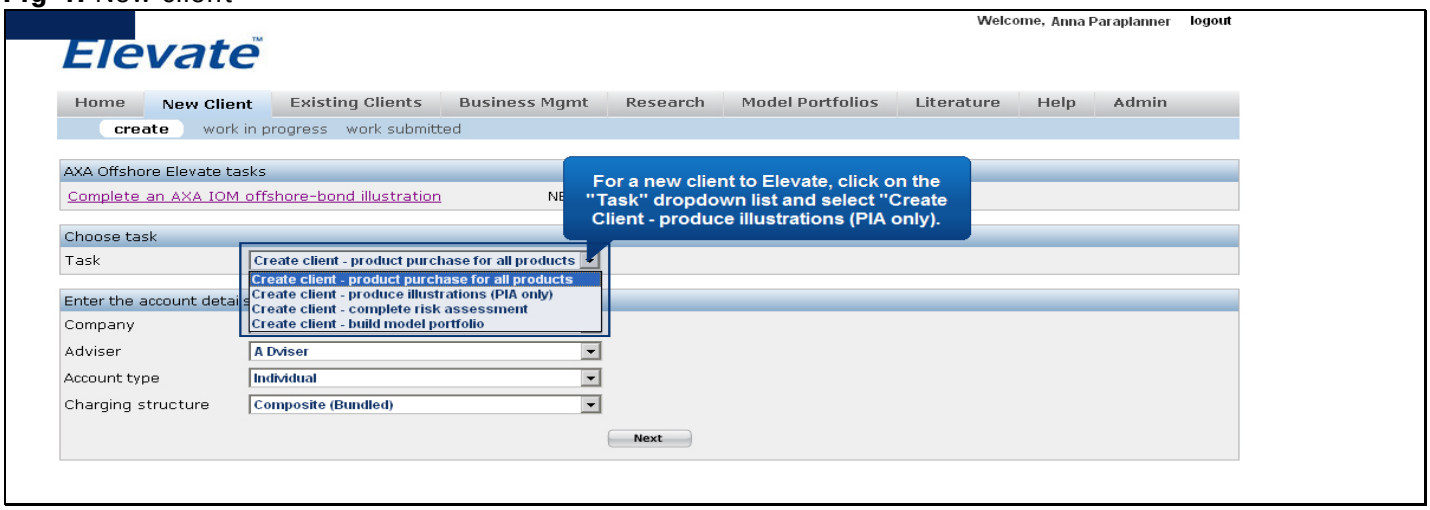
**Fig 3.** Existing client – new work – generate new illustration




**New clients**

**Choose task**
Select "Create Client - product purchase for all products".

**Fig 4.** New client




**Enter the account details** (see **Fig 5**.)
Within the "Enter the account details" section, ensure the adviser name selected is correct. The list of advisers available will vary depending on your Elevate user permissions. For example if you're a paraplanner entering details on behalf of multiple advisers you may be permissioned as such and would therefore be able to select from a list of one or more advisers.

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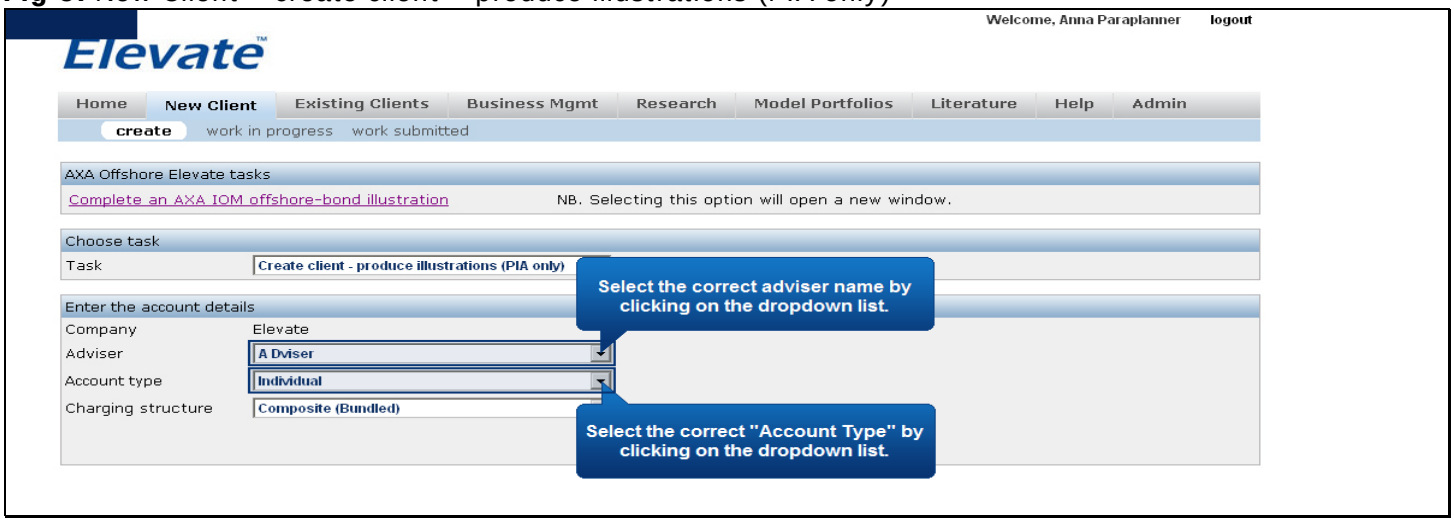
**Fig 5.** New Client – create client – produce illustrations (PIA only)



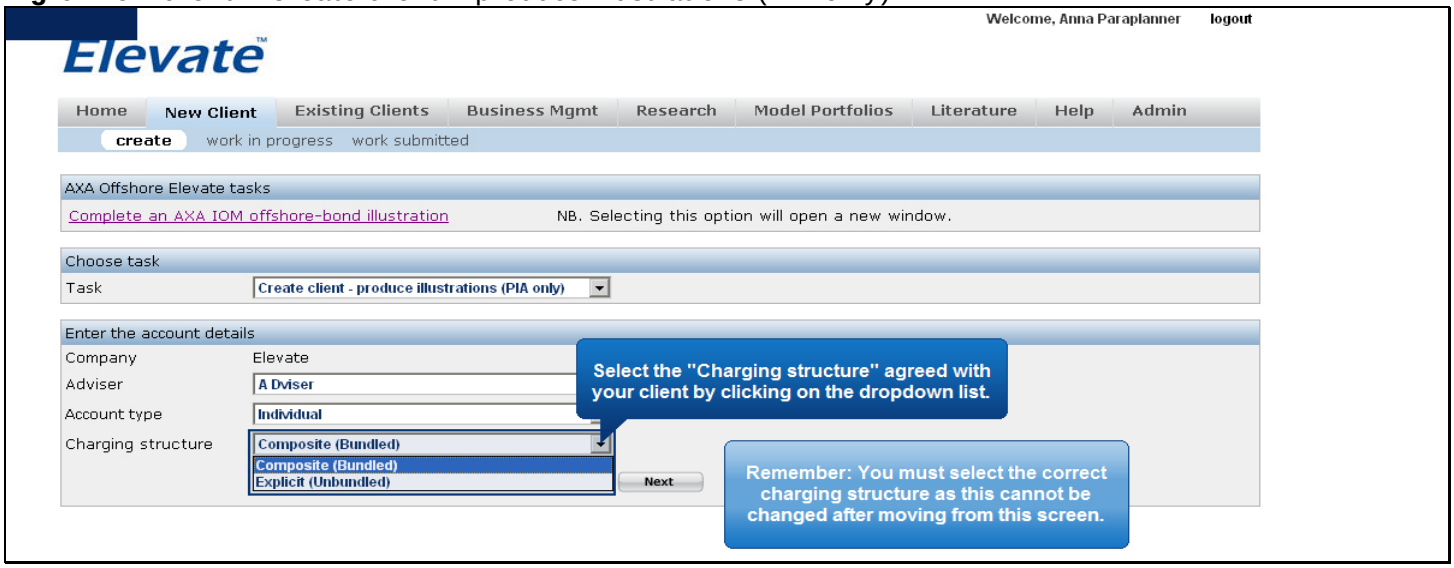

**More information**

For more information on our product wrappers and charging structures, please click on "Literature" on the top level navigation menu where you will find all relevant documentation (adviser and client specific). This includes:

- Elevate Terms & Conditions
- Key Features of Elevate General Investment Account and Elevate Stocks & Shares Individual Savings Accounts
- Your Guide to the Elevate Pension Investment Account
- Client Guide(s)
- Your Guide to Charges.

Drop down "Charging structure": If applicable you can select either Composite (Bundled) or Explicit (Unbundled). The charging structure is determined by your or your firm's preference at firm set up.

**Fig 6.** New client – Create client – produce illustrations (PIA only)




Click "Next" (see **Fig 7.** below) to move to the new business "1. Account" details screen where your client's details can be entered (as appropriate).

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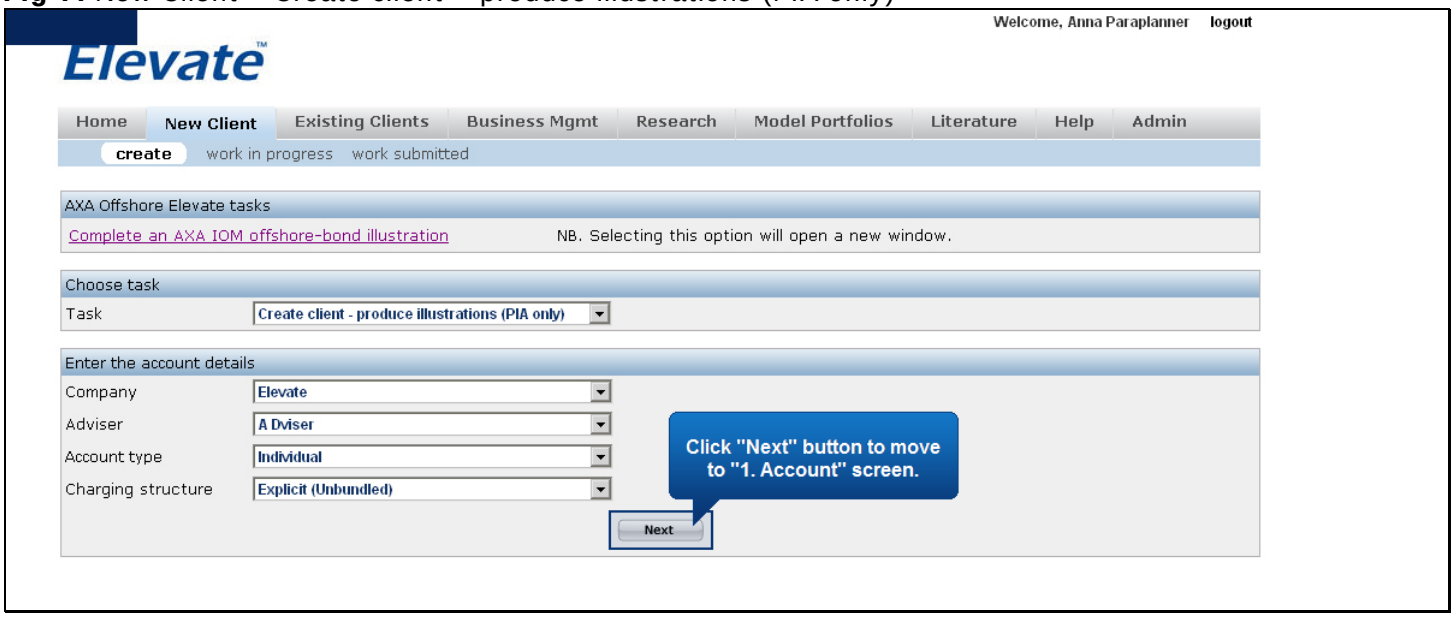
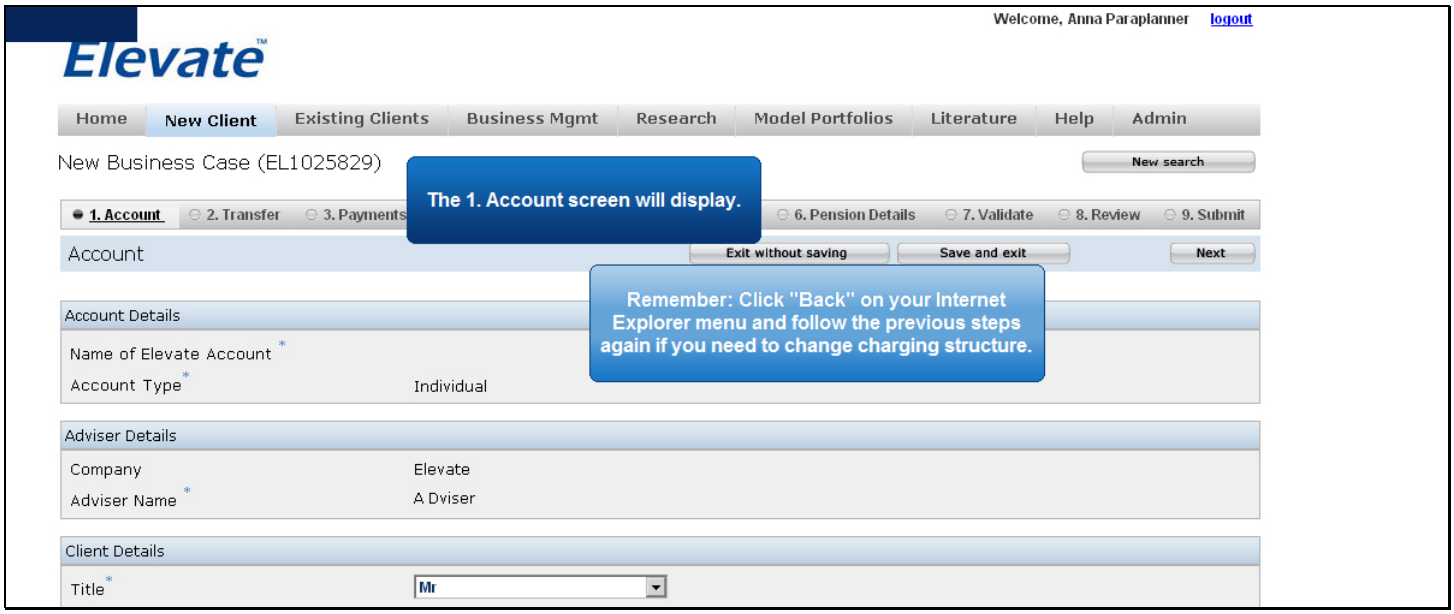
**Fig 7.** New Client – Create client – produce illustrations (PIA only)




**New clients**

**Client Details** (see **Fig 8**. below)
Enter your client's details. All fields marked with * must be completed.

**Fig 8.** New client account details



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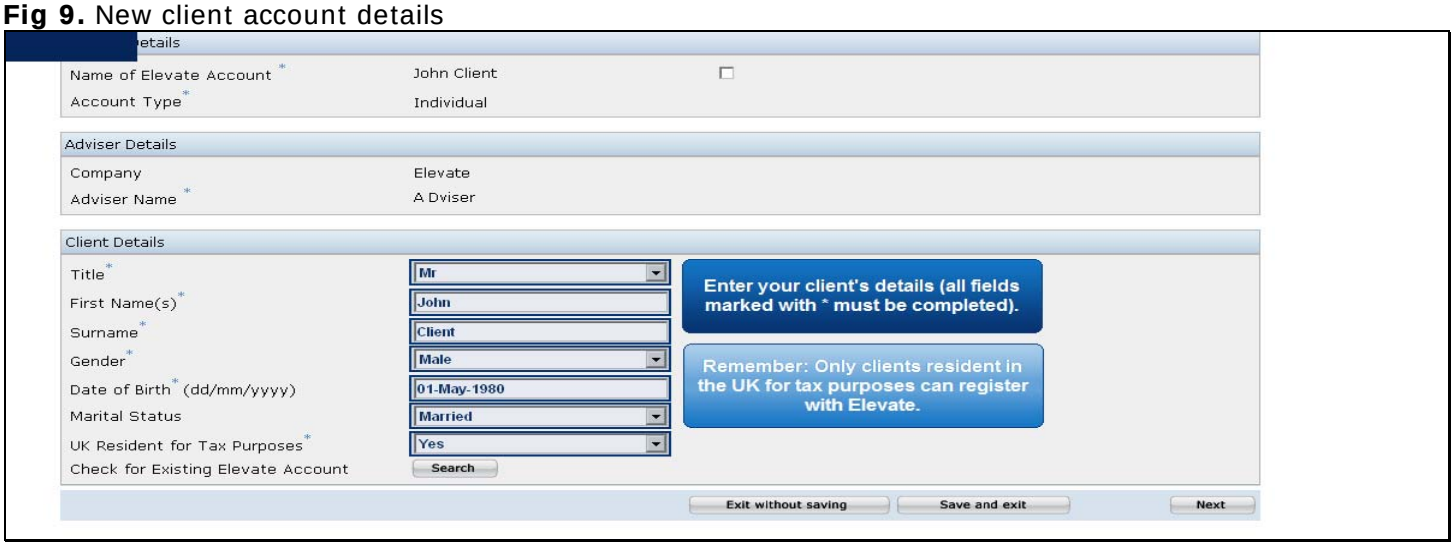
**Client Details continued** (see **Fig 9**. below)

**Formats**
Date of Birth: Enter as "dd/mm/yy" and this will be displayed back to you as 01-Feb-1968.

UK Resident for Tax purposes: Note only clients who are resident and ordinarily in the UK for tax purposes can apply to have an Elevate account.

**Fig 9.** New client account details




**Check for existing Elevate account** (see **Fig 10.** below)
Elevate will automatically assign an Elevate account name (combination of First Name and Surname) and you can edit this by ticking the edit option box next to "Name of Elevate account" in the Account details section. This is the name by which you can search for your client's potential Elevate account and will be what Elevate searches for when you click "Search for existing client" in case of a duplicate. If no accounts are found, no further action is required; you can carry creating your client's Elevate PIA illustration.

**Fig 10.** New client account details - check for existing Elevate account

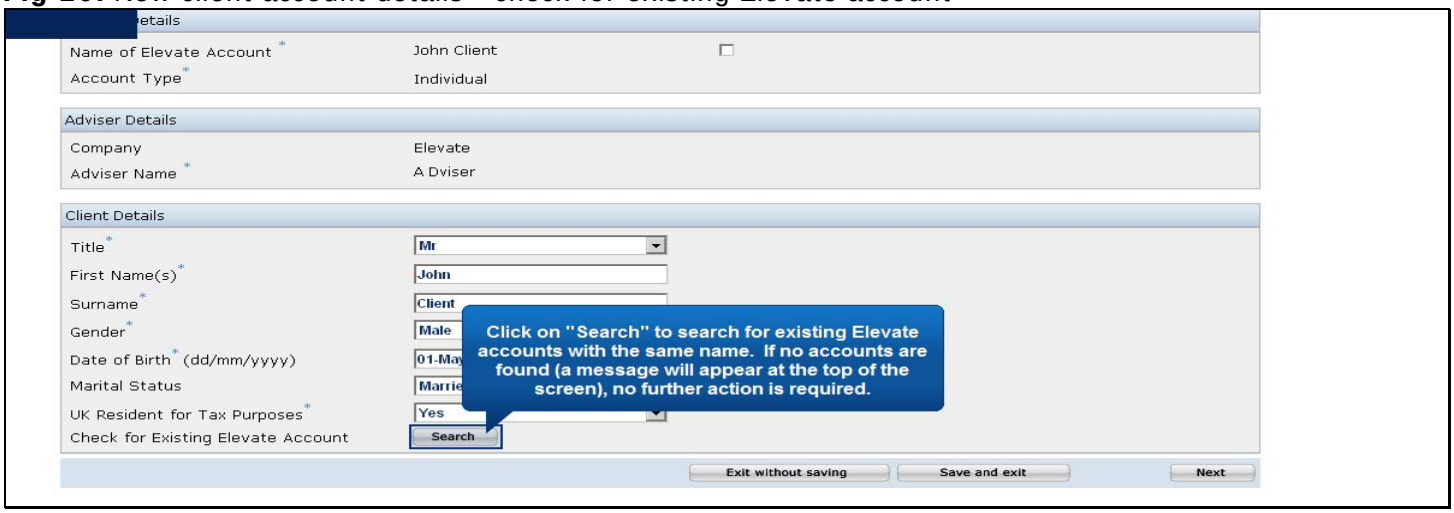


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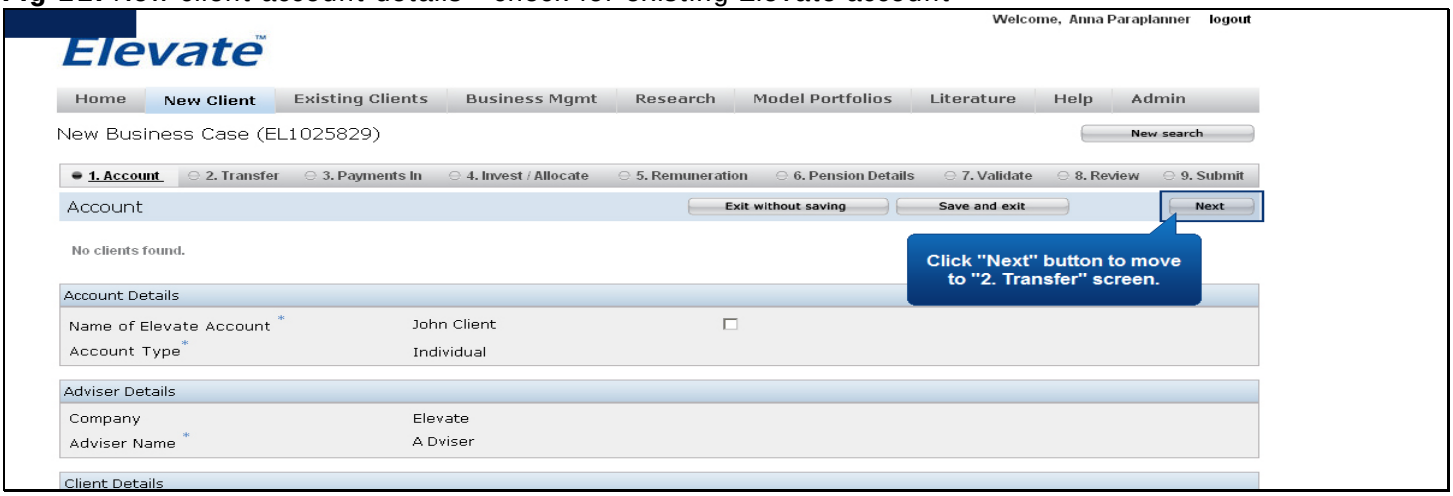
**Fig 11.** New client account details - check for existing Elevate account




**New and existing clients**

The following screens are similar for both potential new and existing Elevate clients.

**Transfers in**
Add details of cash transfers or asset re-registration to your client's potential product wrapper (Elevate PIA). See below examples of both types of transfer (cash or asset re-registration).

Scheme types your clients are able to transfer in are:
- Occupational Pension (excluding S32 and bulk money purchase buy outs)
- Personal Pension
- Left Service Pension
- Retirement Annuity.

**Cash transfer - into an Elevate Pension Investment Account (PIA)** (see **Figs 12** to **25** below)

**Fig 12.** New and existing clients – transfer(s) in

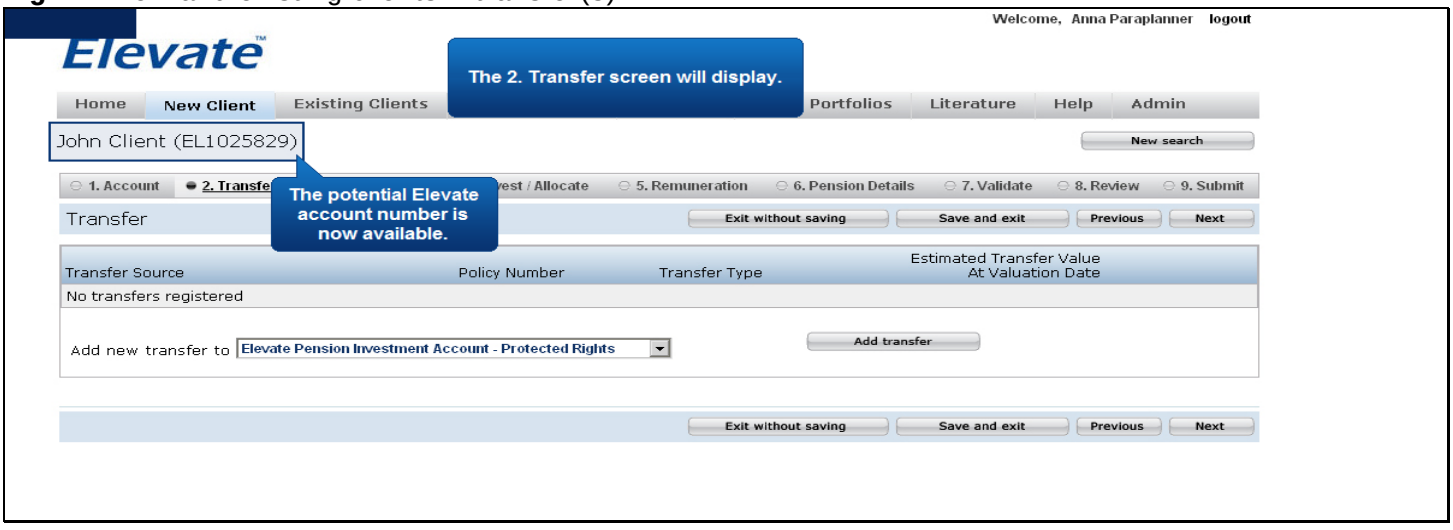


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**Fig 13.** New and existing client/account details – transfer(s) in

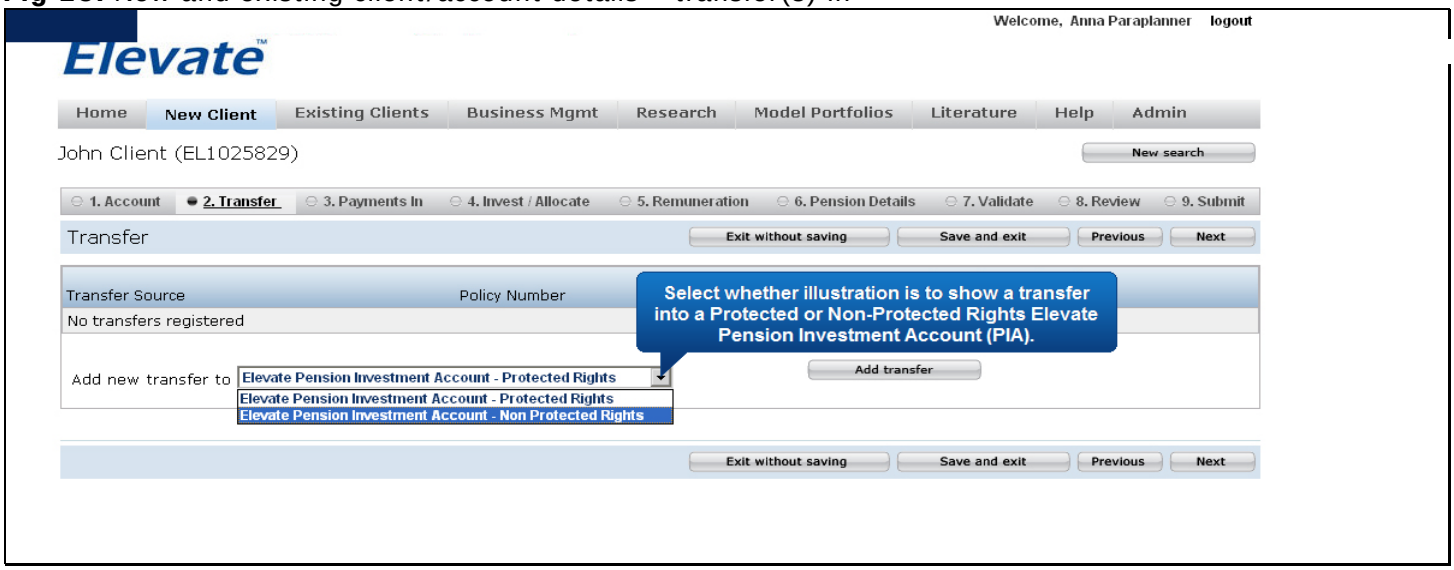
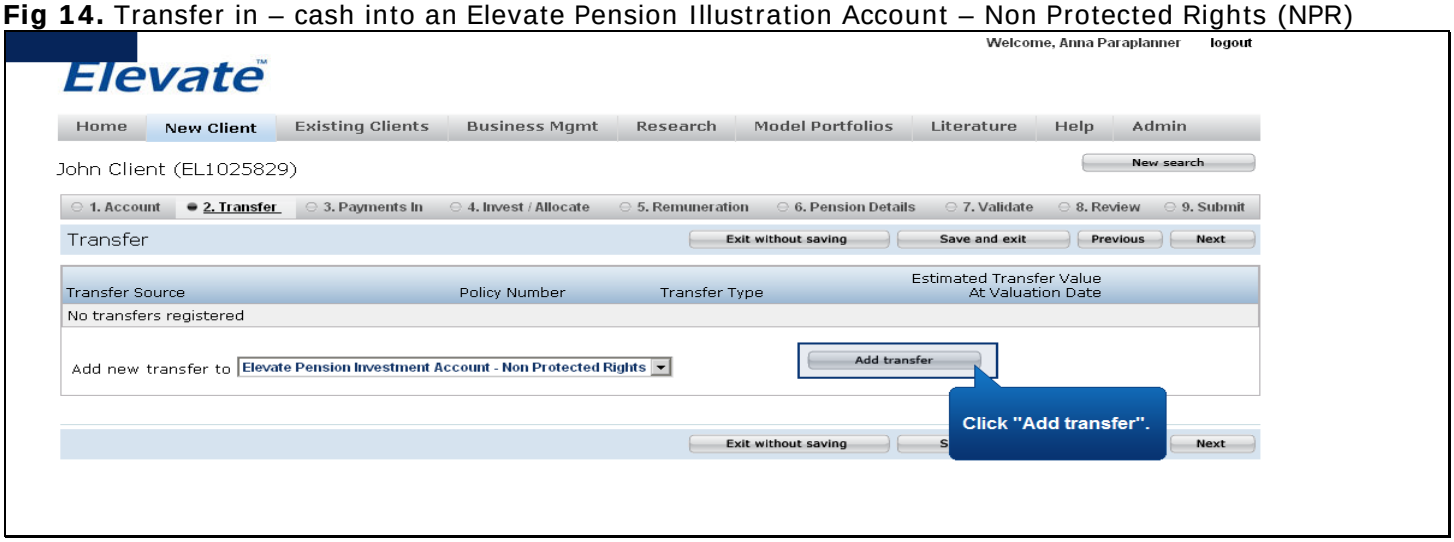



**Fig 14.** Transfer in – cash into an Elevate Pension Illustration Account – Non Protected Rights (NPR)




The screen will update where you can select/enter the transfer in details (see **Figs 15.** to **25.** below). A list of ceding providers (product providers/managers) is available here to select from.

To confirm the transfer in is free of the conditions (see **Fig 15.** below) click in the box alongside "Please confirm that all money to be transferred is free of the above conditions" and a tick will appear. If the money to be transferred in has any of the conditions, please call Elevate to discuss.

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**Fig 15.** Transfer in – cash into an Elevate PIA - NPR – continued

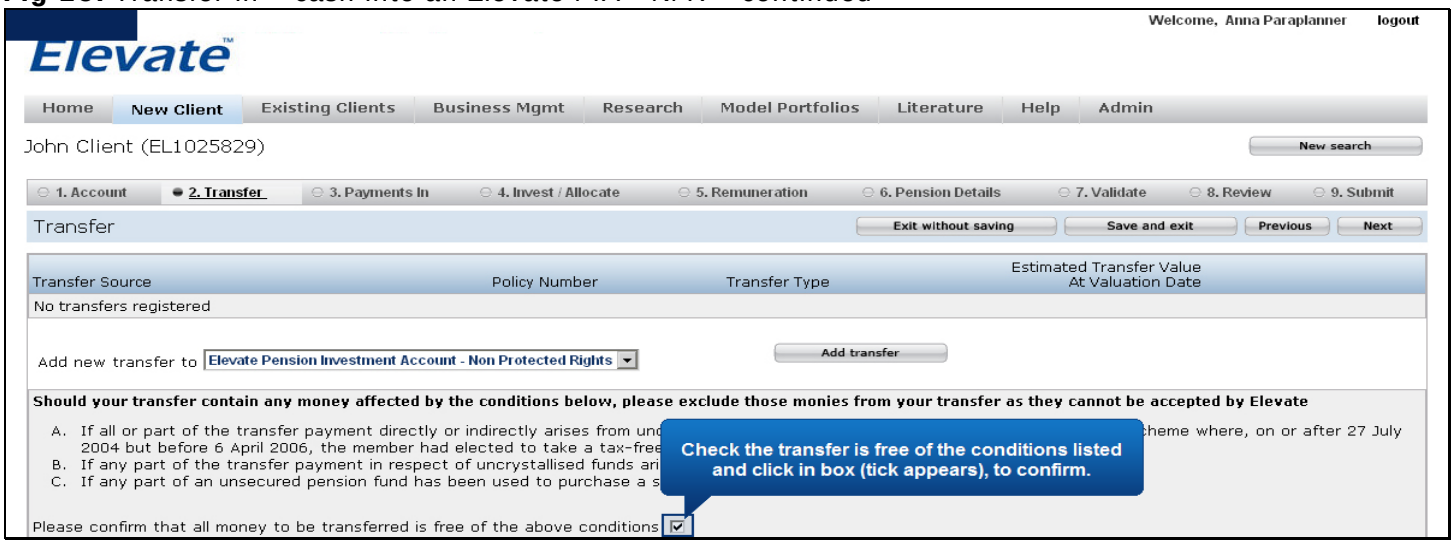
Welcome, Anna Paraplanner logout
Elevate
Home
New Client
Existing Clients
Business Mgmt
Research
Model Portfolios
Literature
Help
Admin
John Client (EL1025829)
New search
1. Account
2. Transfer
3. Payments In
4. Invest / Allocate
5. Remuneration
6. Pension Details
7. Validate
8. Review
9. Submit
Transfer
Exit without saving
Save and exit
Previous
Next
Transfer Source
Policy Number
Transfer Type
Estimated Transfer Value At Valuation Date
No transfers registered
Add new transfer to
Elevate Pension Investment Account - Non Protected Rights
Add transfer
Should your transfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from unc
2004 but before 6 April 2006, the member had elected to take a tax-free
B. If any part of the transfer payment in respect of uncrystallised funds ari
C. If any part of an unsecured pension fund has been used to purchase a s
heme where, on or after 27 July
Check the transfer is free of the conditions listed and click in box (tick appears), to confirm.
Please confirm that all money to be transferred is free of the above conditions

**Fig 16.** Transfer in – cash into an Elevate PIA – NPR - continued

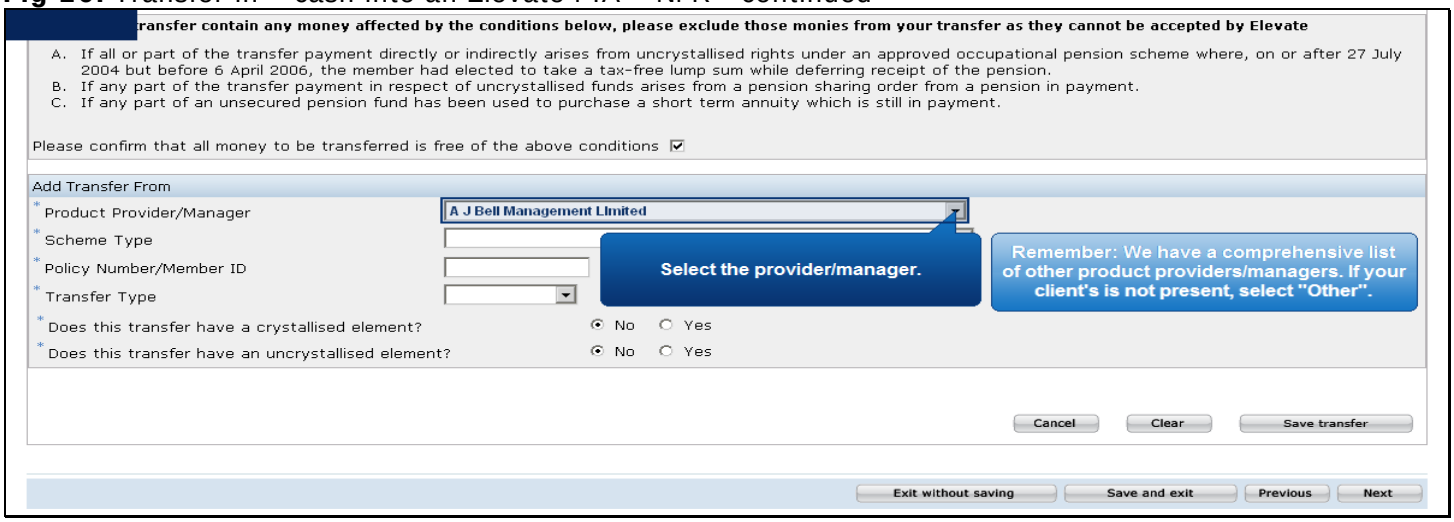
ransfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
A J Bell Management Limited
Scheme Type
Policy Number/Member ID
Transfer Type
Select the provider/manager.
Remember: We have a comprehensive list of other product providers/managers. If your client's is not present, select "Other".
Does this transfer have a crystallised element?
No
Yes
Does this transfer have an uncrystallised element?
No
Yes
Cancel
Clear
Save transfer
Exit without saving
Save and exit
Previous
Next

**Fig 17.** Transfer in – cash into an Elevate PIA – NPR - continued

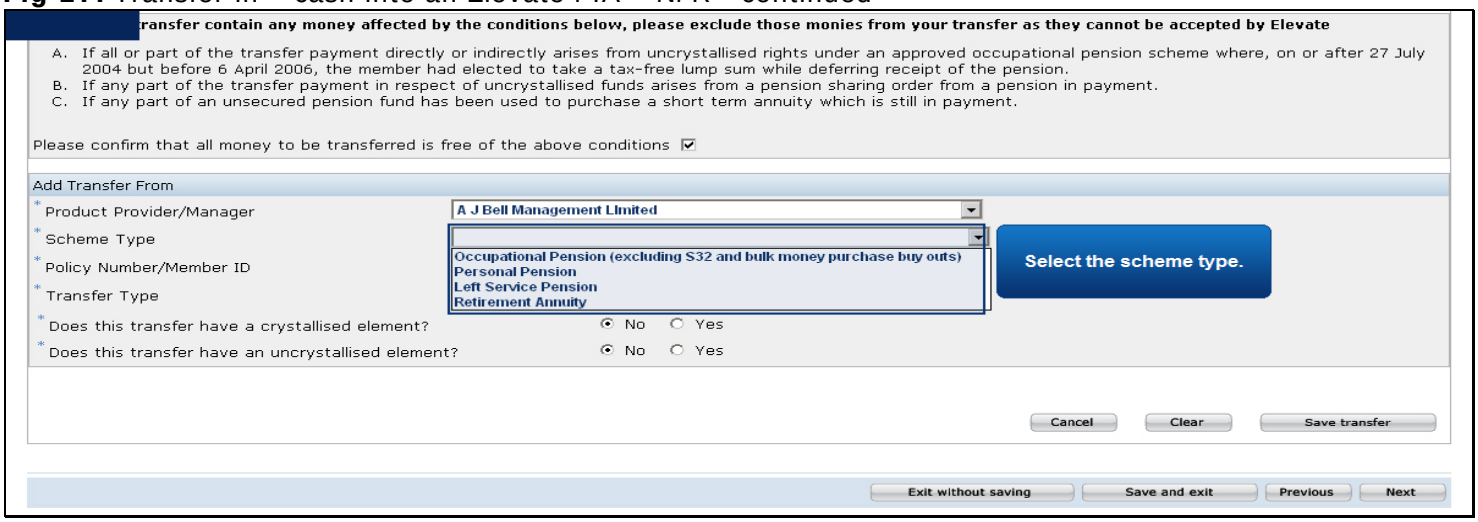
ransfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
A J Bell Management Limited
Scheme Type
Occupational Pension (excluding S32 and bulk money purchase buy outs)
Personal Pension
Left Service Pension
Retirement Annuity
Policy Number/Member ID
Transfer Type
Select the scheme type.
Does this transfer have a crystallised element?
No
Yes
Does this transfer have an uncrystallised element?
No
Yes
Cancel
Clear
Save transfer
Exit without saving
Save and exit
Previous
Next

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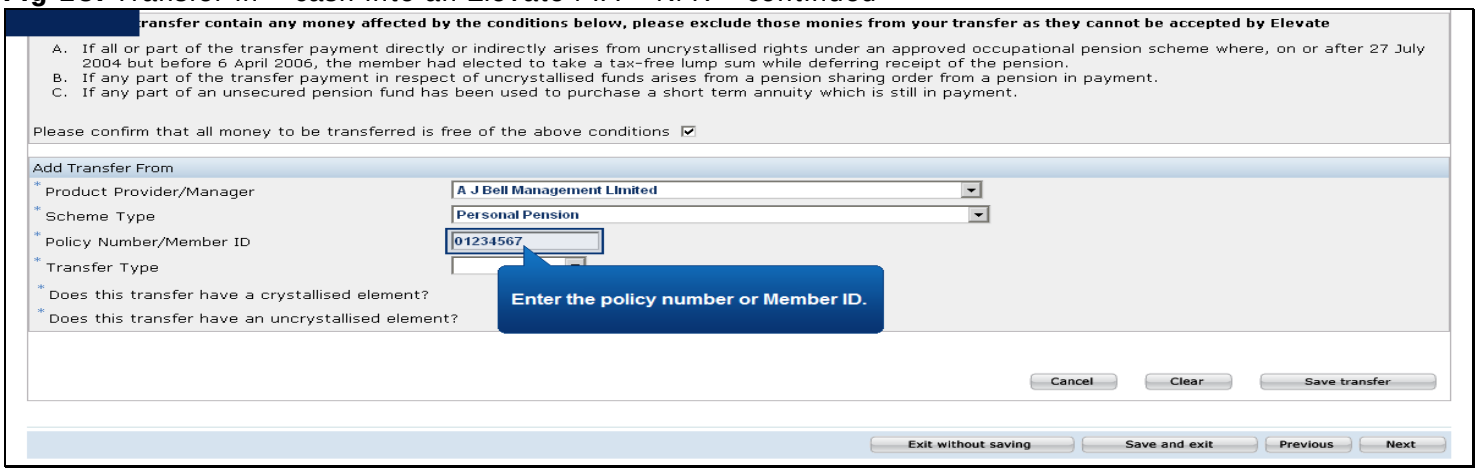
**Fig 18.** Transfer in – cash into an Elevate PIA – NPR – continued


ransfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
A J Bell Management Limited
Scheme Type
Personal Pension
Policy Number/Member ID
01234567
Transfer Type
Does this transfer have a crystallised element?
Does this transfer have an uncrystallised element?
Enter the policy number or Member ID.
Cancel
Clear
Save transfer
Exit without saving
Save and exit
Previous
Next

Transfer type: Your clients can transfer in cash or by re-registration of the assets. Choose the appropriate type as per **Fig 19.** below. A further section will appear on the screen where you can complete the cash or re-registration of assets details.

**Fig 19.** Transfer in – cash into an Elevate PIA – NPR -continued

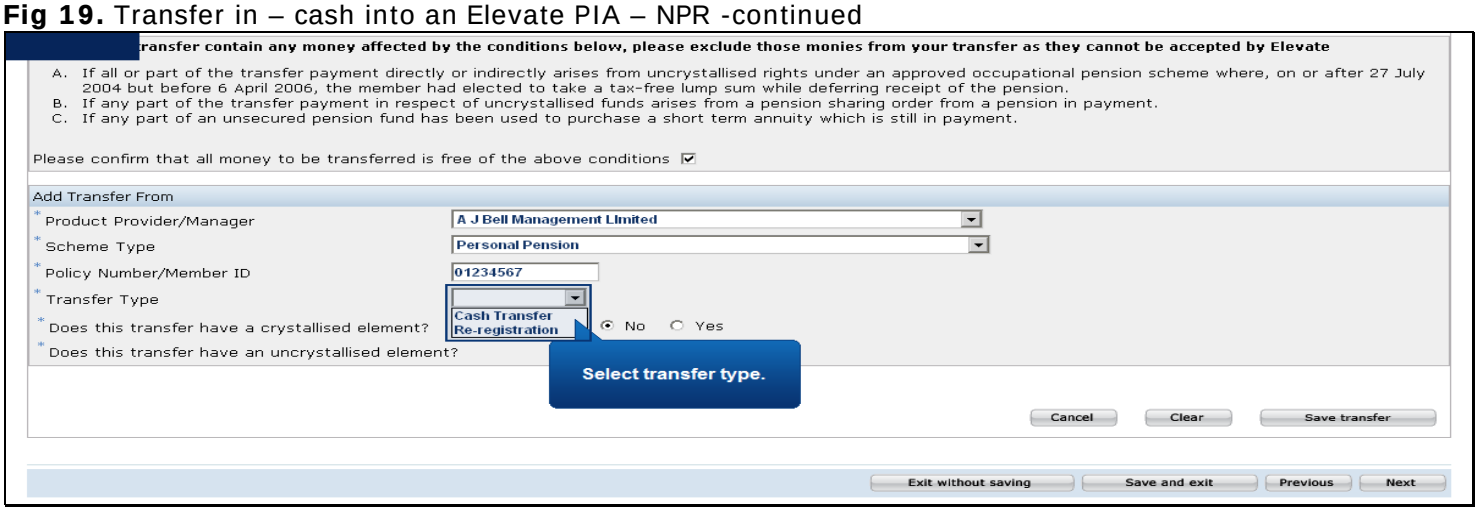

ransfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
A J Bell Management Limited
Scheme Type
Personal Pension
Policy Number/Member ID
01234567
Transfer Type
Cash Transfer
Re-registration
Does this transfer have a crystallised element?
No
Yes
Does this transfer have an uncrystallised element?
Select transfer type.
Cancel
Clear
Save transfer
Exit without saving
Save and exit
Previous
Next

**Fig 20.** Transfer in – cash into an Elevate PIA – NPR - continued

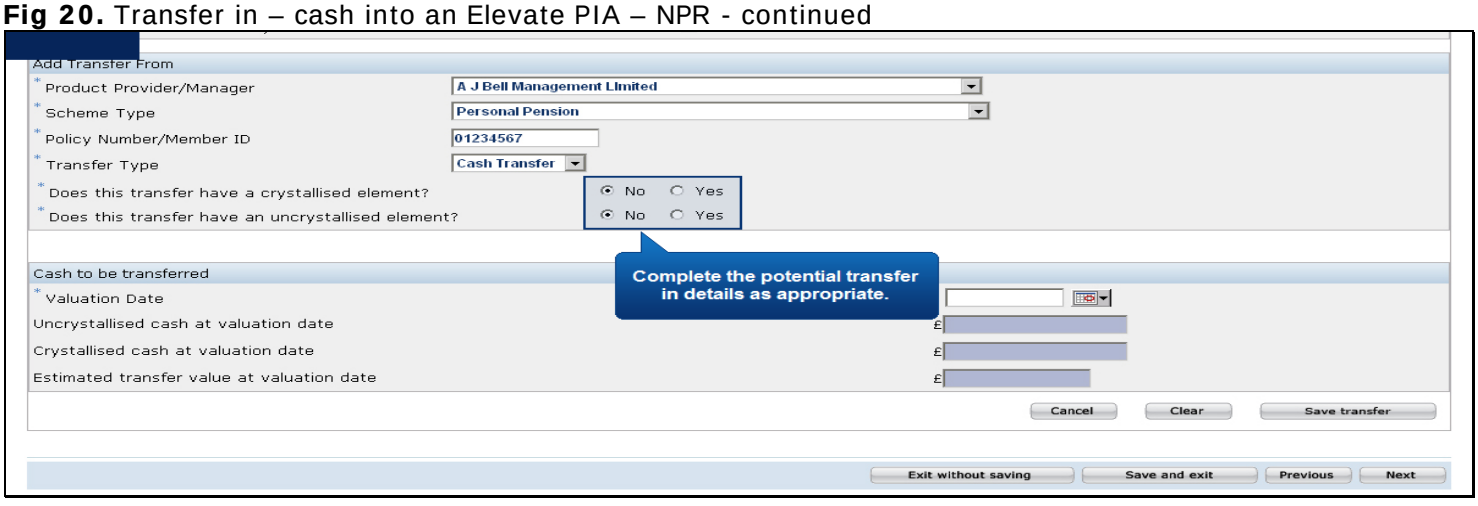


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**Fig 21.** Transfer in – cash into an Elevate PIA – NPR - continued

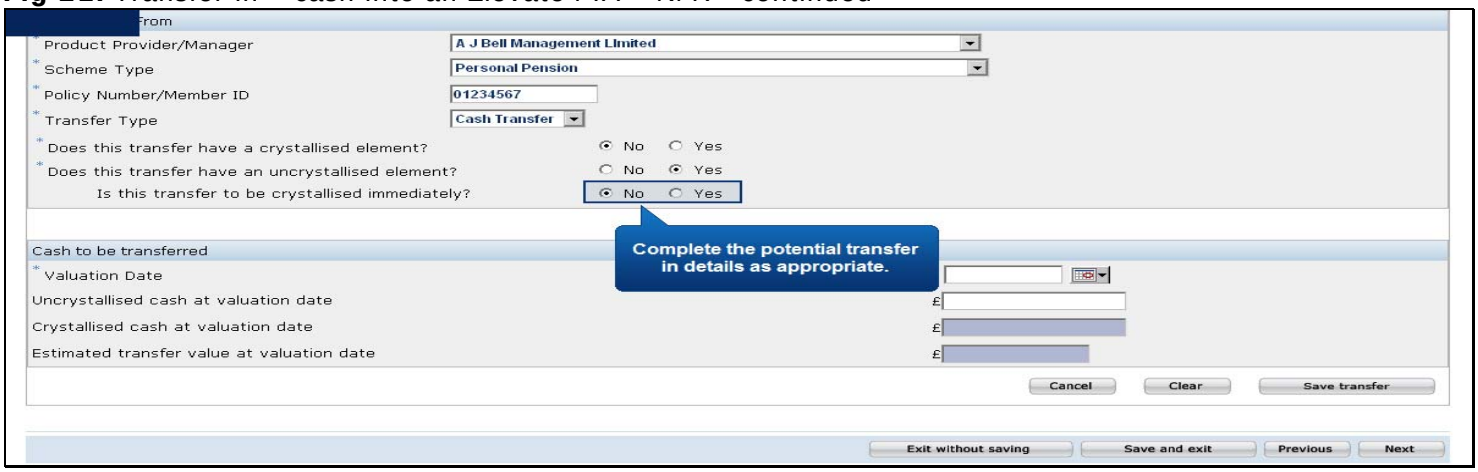
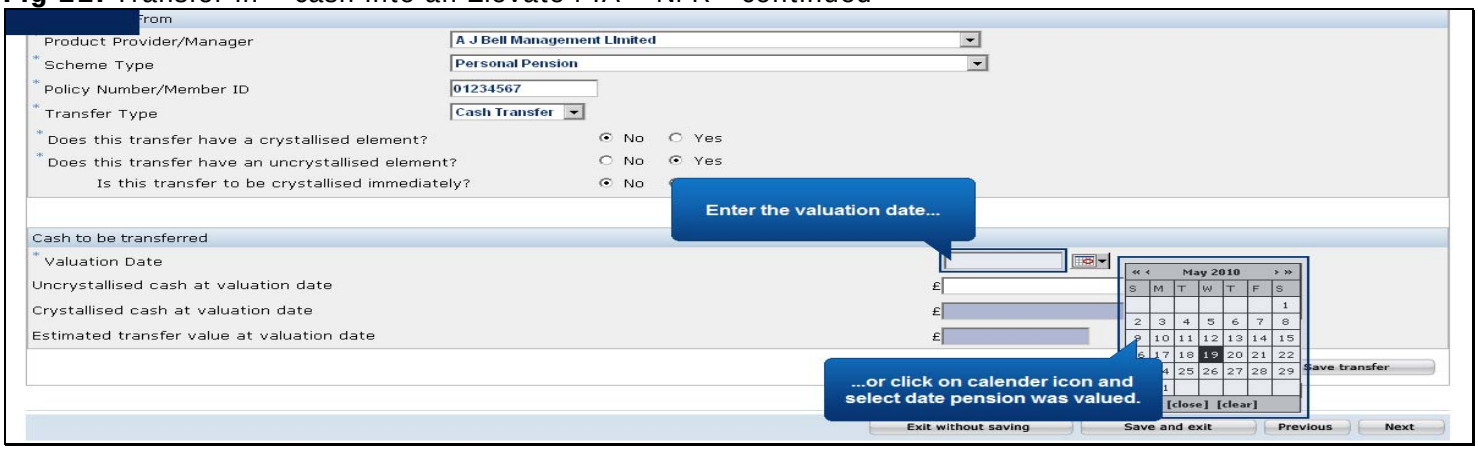



**Fig 22.** Transfer in – cash into an Elevate PIA – NPR - continued

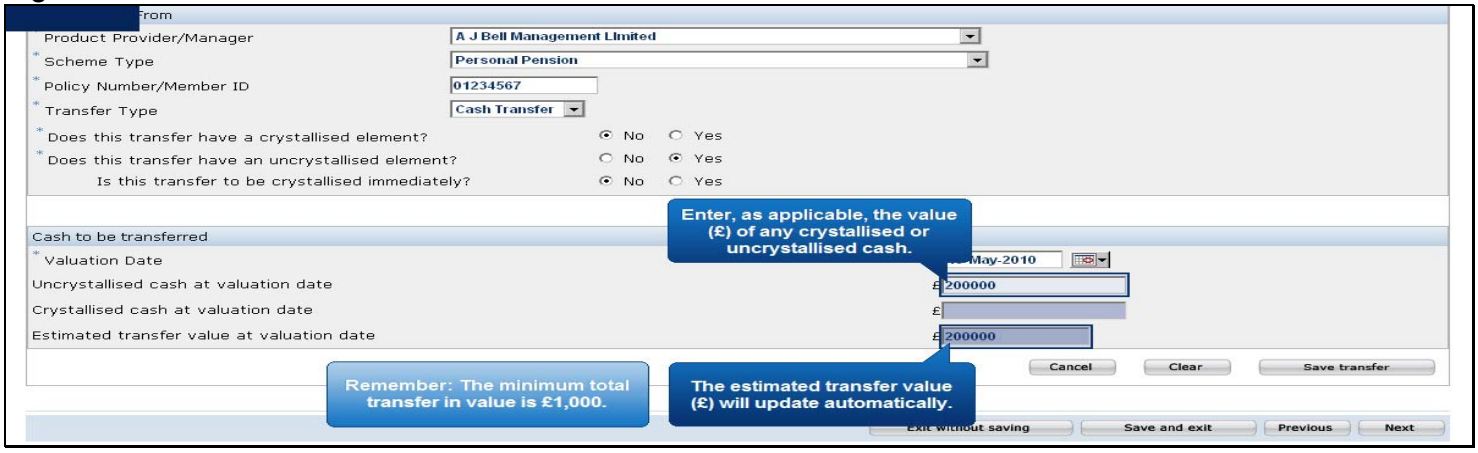



*Remember: The minimum transfer in value into the product wrapper **must total £1,000**.*

**Immediate crystallisation**

If the transfer in is for immediate crystallisation we require a minimum of £1,000 for Drawdown, with a total of **£1,350** to allow for Pension Commencement Lump Sum (PCLS).

**Fig 23.** Transfer in – cash into an Elevate PIA – continued



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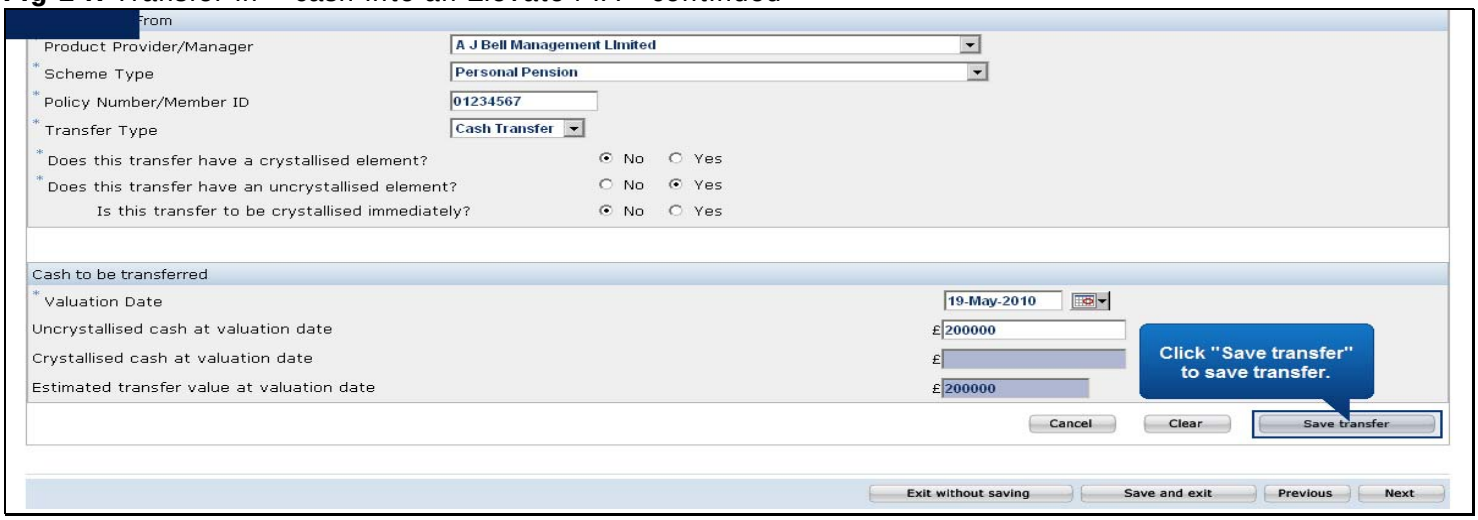
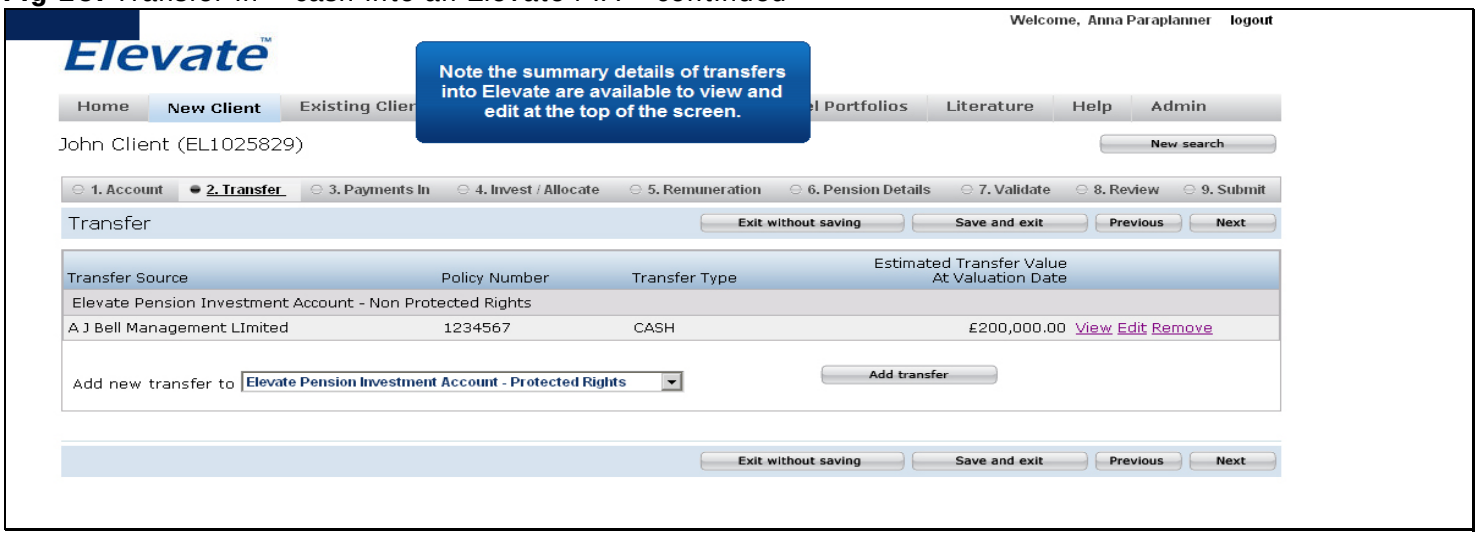
Click “Save transfer” to save each transfer (see **Fig 24.** below).

**Fig 24.** Transfer in – cash into an Elevate PIA - continued




A summary will then appear (see **Fig 25.** below) of the transfer in details, as well as the option to add further transfers in. You can, if required, view, edit or remove the transfer in(s) already entered by clicking on the relevant button alongside the transfer in(s).

**Fig 25.** Transfer in – cash into an Elevate PIA – continued




Click "Add transfer", to add a further transfer or click "Next" to move to “Payments in” screen.

**Add transfer in – re-registration of assets into an Elevate PIA and residual cash**

To add a re-registration of assets into an Elevate PIA, follow the instructions below.

You can also add any **residual cash** (left over after investments) within the “**Re-registration cash value**” (see **Figs 36** to **39**).

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**Fig 26.** Transfer in – re-registration of assets into an Elevate PIA

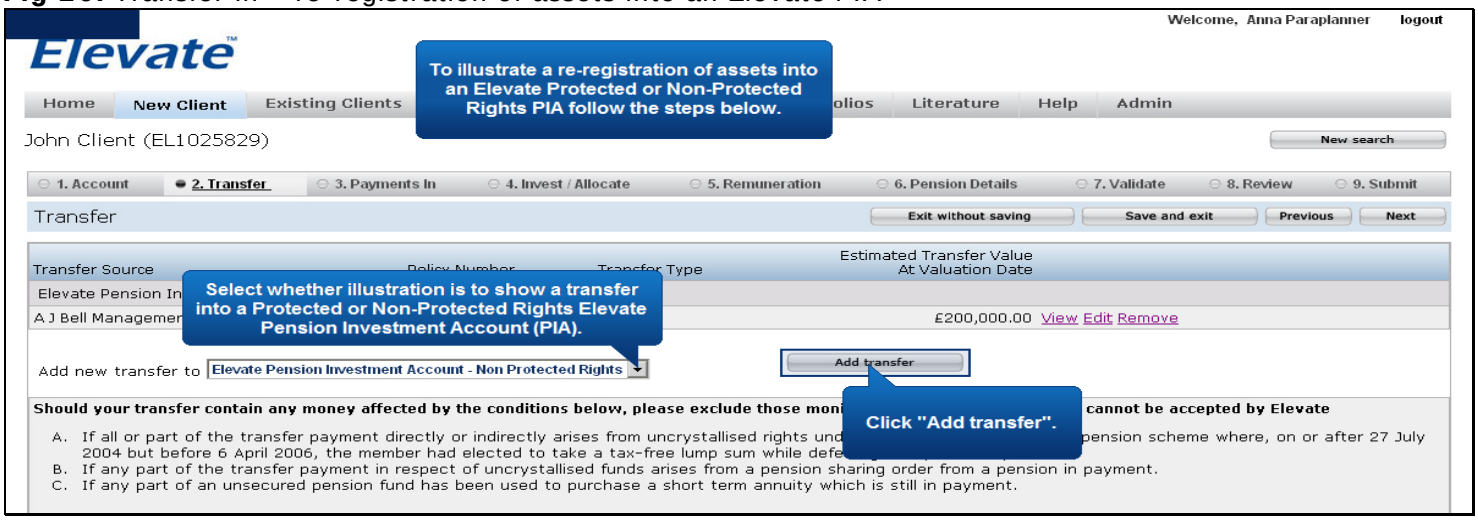

Welcome, Anna Paraplanner logout
Elevate
To illustrate a re-registration of assets into an Elevate Protected or Non-Protected Rights PIA follow the steps below.
Home
New Client
Existing Clients
Literature
Help
Admin
John Client (EL1025829)
New search
1. Account
2. Transfer
3. Payments In
4. Invest / Allocate
5. Remuneration
6. Pension Details
7. Validate
8. Review
9. Submit
Transfer
Exit without saving
Save and exit
Previous
Next
Transfer Source
Policy Number
Transfer Type
Estimated Transfer Value At Valuation Date
Elevate Pension In
A J Bell Managemer
£200,000.00 View Edit Remove
Select whether illustration is to show a transfer into a Protected or Non-Protected Rights Elevate Pension Investment Account (PIA).
Add new transfer to
Elevate Pension Investment Account - Non Protected Rights
Add transfer
Click "Add transfer".
Should your transfer contain any money affected by the conditions below, please exclude those moni
cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights und
pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while defe
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.

**Fig 27.** Transfer in – re-registration of assets into an Elevate PIA

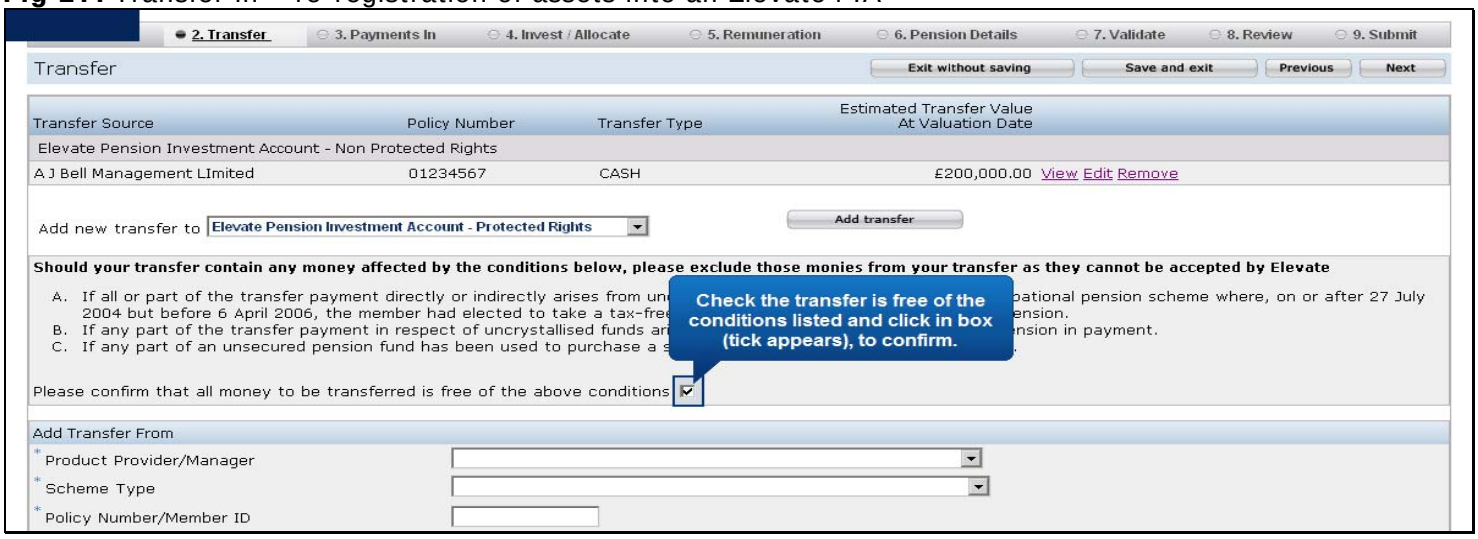
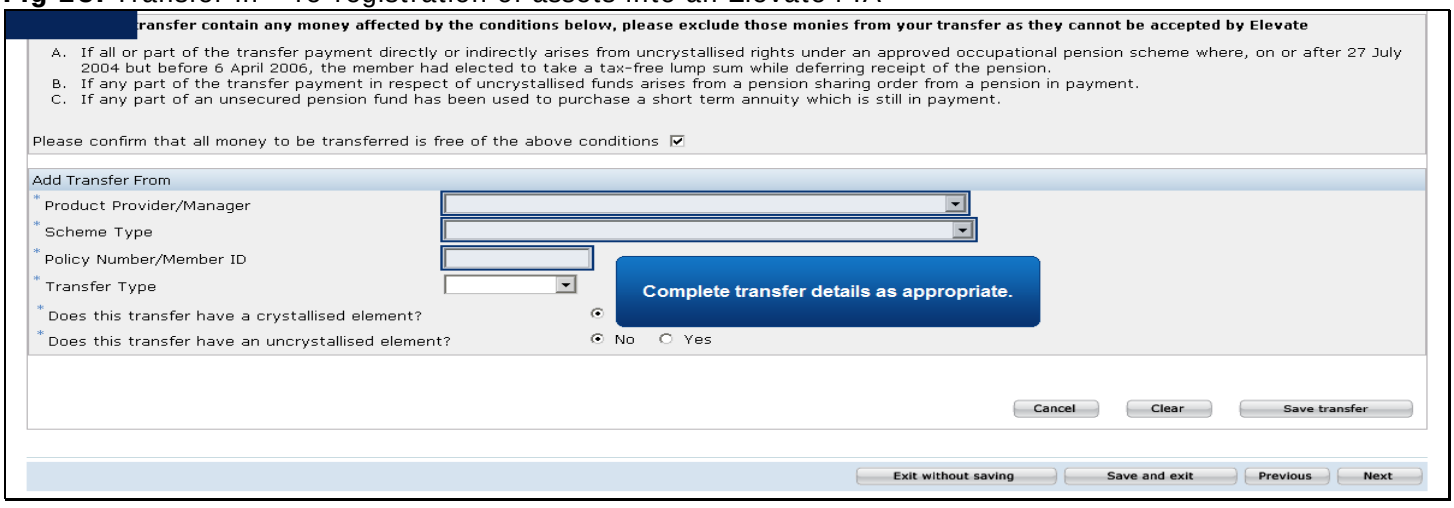

2. Transfer
3. Payments In
4. Invest / Allocate
5. Remuneration
6. Pension Details
7. Validate
8. Review
9. Submit
Transfer
Exit without saving
Save and exit
Previous
Next
Transfer Source
Policy Number
Transfer Type
Estimated Transfer Value At Valuation Date
Elevate Pension Investment Account - Non Protected Rights
A J Bell Management LImited
01234567
CASH
£200,000.00 View Edit Remove
Add new transfer to
Elevate Pension Investment Account - Protected Rights
Add transfer
Should your transfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from un
ational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free
ension.
B. If any part of the transfer payment in respect of uncrystallised funds ari
nsion in payment.
C. If any part of an unsecured pension fund has been used to purchase a s
Check the transfer is free of the conditions listed and click in box (tick appears), to confirm.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
Scheme Type
Policy Number/Member ID

**Fig 28.** Transfer in – re-registration of assets into an Elevate PIA


ransfer contain any money affected by the conditions below, please exclude those monies from your transfer as they cannot be accepted by Elevate
A. If all or part of the transfer payment directly or indirectly arises from uncrystallised rights under an approved occupational pension scheme where, on or after 27 July 2004 but before 6 April 2006, the member had elected to take a tax-free lump sum while deferring receipt of the pension.
B. If any part of the transfer payment in respect of uncrystallised funds arises from a pension sharing order from a pension in payment.
C. If any part of an unsecured pension fund has been used to purchase a short term annuity which is still in payment.
Please confirm that all money to be transferred is free of the above conditions
Add Transfer From
Product Provider/Manager
Scheme Type
Policy Number/Member ID
Transfer Type
Does this transfer have a crystallised element?
Does this transfer have an uncrystallised element?
No
Yes
Complete transfer details as appropriate.
Cancel
Clear
Save transfer
Exit without saving
Save and exit
Previous
Next

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If your client's transfer in is a re-registration of assets, please select the "Re-registration" option in the "Transfer type" drop down list and a further section will appear where you can search for and select the relevant investments.

**Fig 29.** Transfer in – re-registration of assets into an Elevate PIA

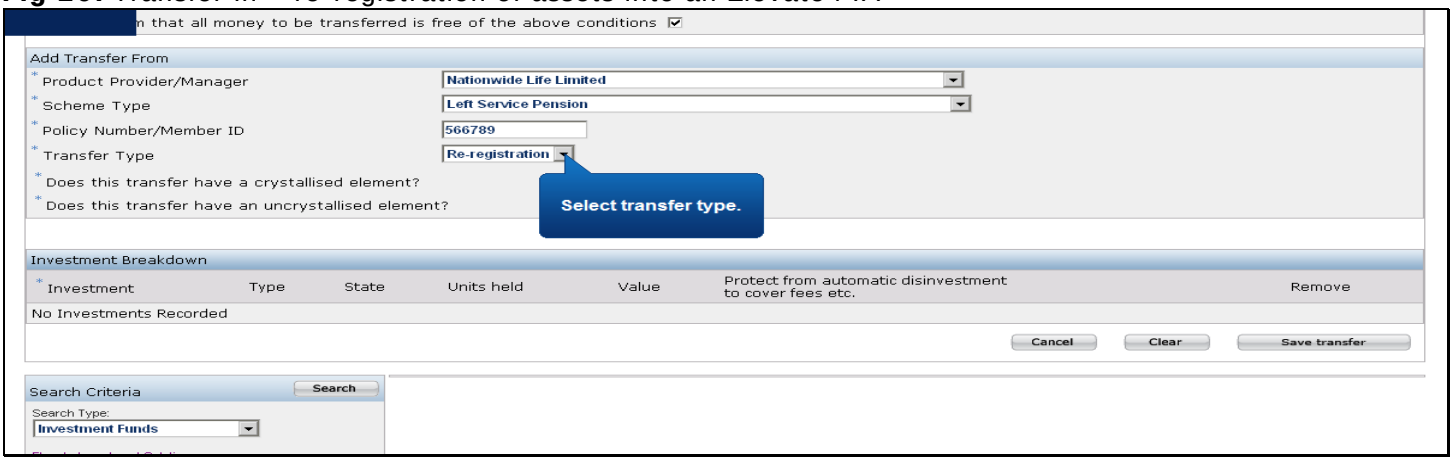
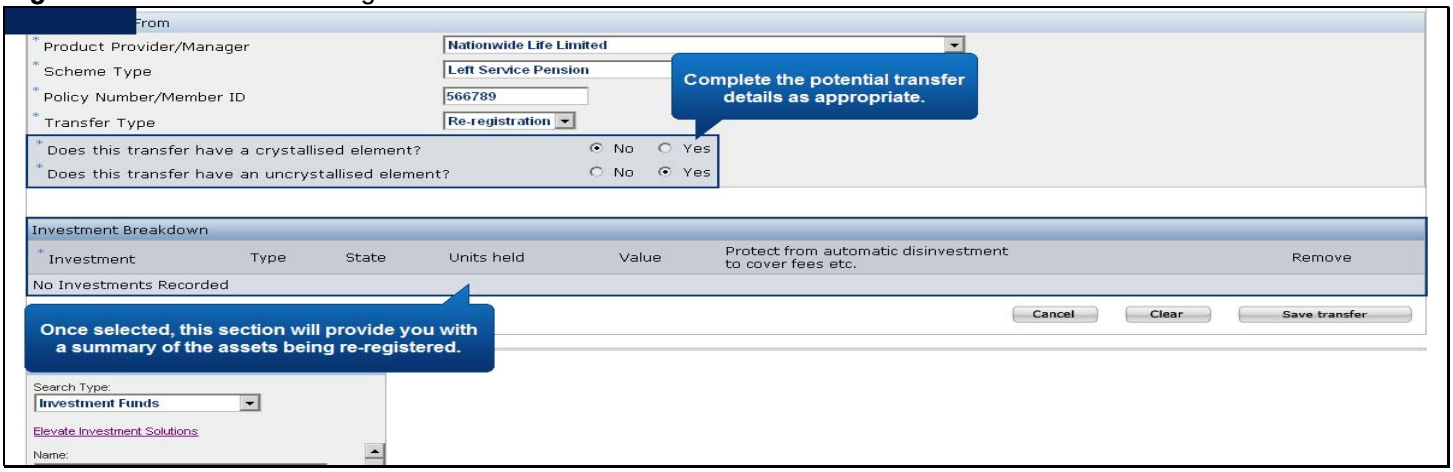



**Fig 30.** Transfer in – re-registration of assets into an Elevate PIA




Enter and search for particular investments by a variety of criteria (see **Fig 31.** below).

**Fig 31.** Transfer in – re-registration of assets into an Elevate PIA

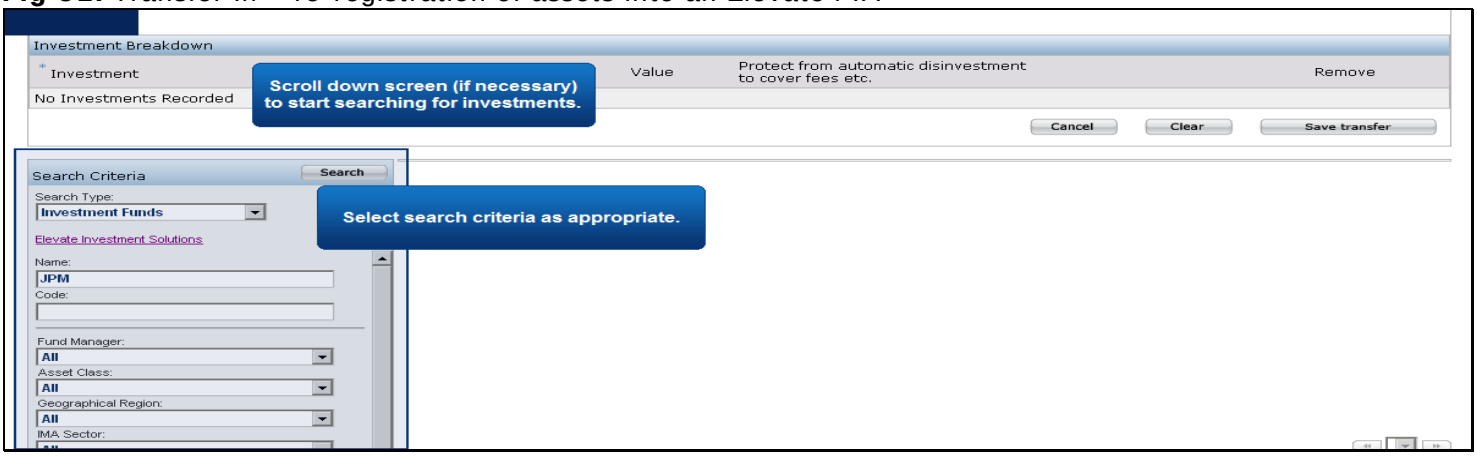


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**Fig 32.** Transfer in – re-registration of assets into an Elevate PIA

**Fig 33.** Transfer in – re-registration of assets into an Elevate PIA

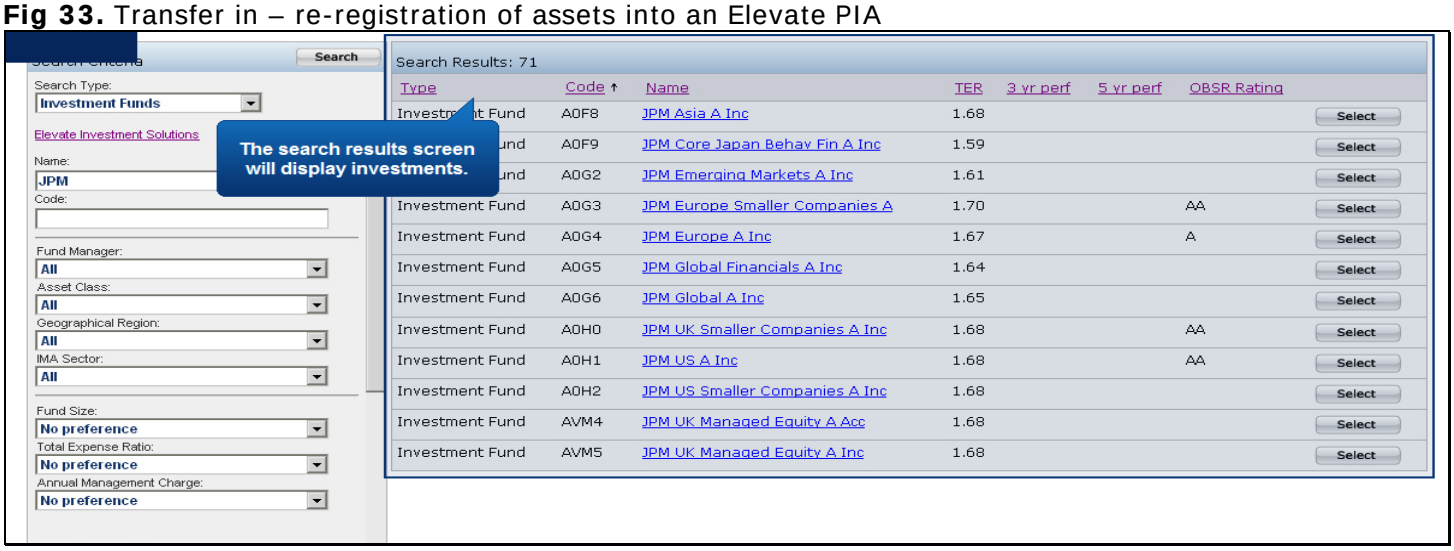
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Name:
JPM
Code:
Fund Manager:
All
Asset Class:
All
Geographical Region:
All
IMA Sector:
All
Fund Size:
No preference
Total Expense Ratio:
No preference
Annual Management Charge:
No preference
The search results screen will display investments.
Search Results: 71
Type | Code | Name | TER | 3 yr perf | 5 yr perf | OBSR Rating
Investment Fund A0F8 JPM Asia A Inc 1.68 Select
Investment Fund A0F9 JPM Core Japan Behav Fin A Inc 1.59 Select
Investment Fund A0G2 JPM Emerging Markets A Inc 1.61 Select
Investment Fund A0G3 JPM Europe Smaller Companies A 1.70 AA Select
Investment Fund A0G4 JPM Europe A Inc 1.67 A Select
Investment Fund A0G5 JPM Global Financials A Inc 1.64 Select
Investment Fund A0G6 JPM Global A Inc 1.65 Select
Investment Fund A0H0 JPM UK Smaller Companies A Inc 1.68 AA Select
Investment Fund A0H1 JPM US A Inc 1.68 AA Select
Investment Fund A0H2 JPM US Smaller Companies A Inc 1.68 Select
Investment Fund AVM4 JPM UK Managed Equity A Acc 1.68 Select
Investment Fund AVM5 JPM UK Managed Equity A Inc 1.68 Select

**Fig 34**. Transfer in – re-registration of assets into an Elevate PIA

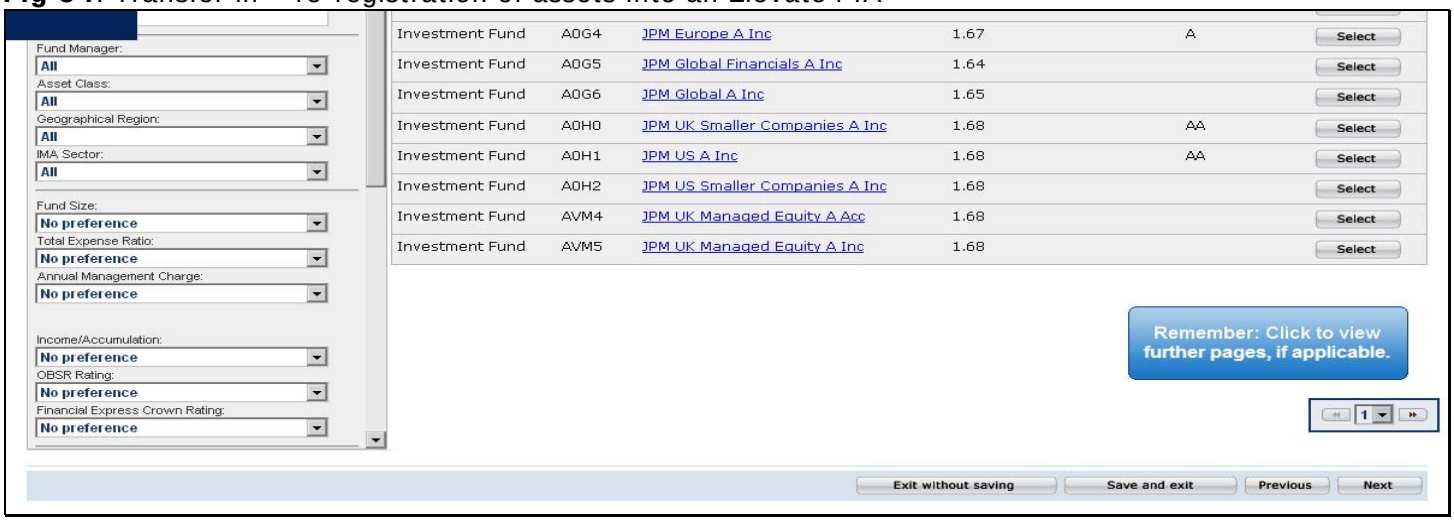
Fund Manager:
All
Asset Class:
All
Geographical Region:
All
IMA Sector:
All
Fund Size:
No preference
Total Expense Ratio:
No preference
Annual Management Charge:
No preference
Income/Accumulation:
No preference
OBSR Rating:
No preference
Financial Express Crown Rating:
No preference
Investment Fund A0G4 JPM Europe A Inc 1.67 A Select
Investment Fund A0G5 JPM Global Financials A Inc 1.64 Select
Investment Fund A0G6 JPM Global A Inc 1.65 Select
Investment Fund A0H0 JPM UK Smaller Companies A Inc 1.68 AA Select
Investment Fund A0H1 JPM US A Inc 1.68 AA Select
Investment Fund A0H2 JPM US Smaller Companies A Inc 1.68 Select
Investment Fund AVM4 JPM UK Managed Equity A Acc 1.68 Select
Investment Fund AVM5 JPM UK Managed Equity A Inc 1.68 Select
Remember: Click to view further pages, if applicable.
Exit without saving
Save and exit
Previous
Next

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**Fig 35.** Transfer in – re-registration of assets into an Elevate PIA

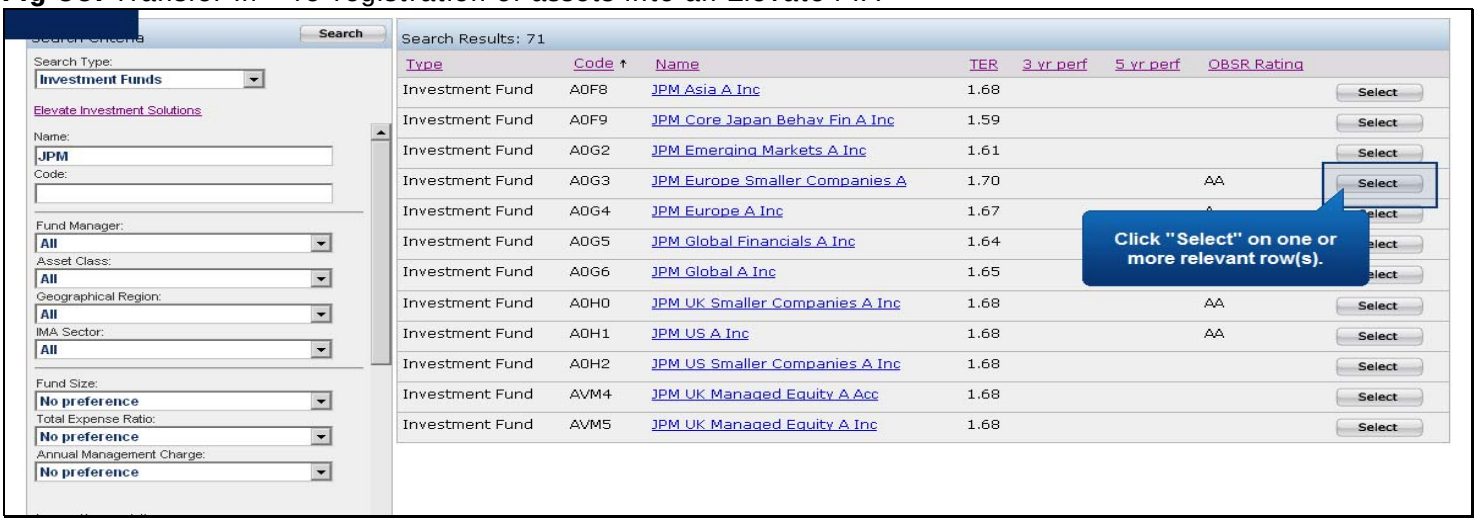
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Name:
JPM
Code:
Fund Manager:
All
Asset Class:
All
Geographical Region:
All
IMA Sector:
All
Fund Size:
No preference
Total Expense Ratio:
No preference
Annual Management Charge:
No preference
Search Results: 71
Type
Code
Name
TER
3 yr perf
5 yr perf
OBSR Rating
Investment Fund A0F8 JPM Asia A Inc 1.68 Select
Investment Fund A0F9 JPM Core Japan Behav Fin A Inc 1.59 Select
Investment Fund A0G2 JPM Emerging Markets A Inc 1.61 Select
Investment Fund A0G3 JPM Europe Smaller Companies A 1.70 AA Select
Investment Fund A0G4 JPM Europe A Inc 1.67 Select
Investment Fund A0G5 JPM Global Financials A Inc 1.64 Select
Investment Fund A0G6 JPM Global A Inc 1.65 Select
Investment Fund A0H0 JPM UK Smaller Companies A Inc 1.68 AA Select
Investment Fund A0H1 JPM US A Inc 1.68 AA Select
Investment Fund A0H2 JPM US Smaller Companies A Inc 1.68 Select
Investment Fund AVM4 JPM UK Managed Equity A Acc 1.68 Select
Investment Fund AVM5 JPM UK Managed Equity A Inc 1.68 Select
Click "Select" on one or more relevant row(s).

**Fig 36.** Transfer in – re-registration of assets into an Elevate PIA

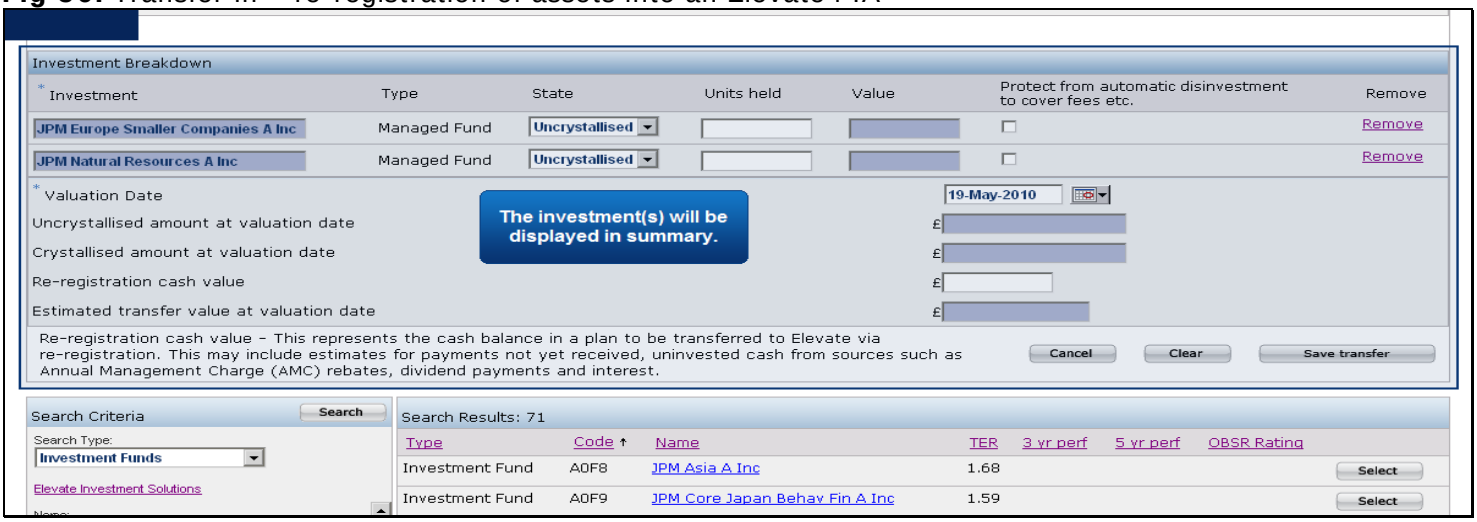
Investment Breakdown
Investment
Type
State
Units held
Value
Protect from automatic disinvestment to cover fees etc.
Remove
JPM Europe Smaller Companies A Inc Managed Fund Uncrystallised Remove
JPM Natural Resources A Inc Managed Fund Uncrystallised Remove
Valuation Date 19-May-2010
Uncrystallised amount at valuation date £
Crystallised amount at valuation date £
Re-registration cash value £
Estimated transfer value at valuation date £
The investment(s) will be displayed in summary.
Re-registration cash value - This represents the cash balance in a plan to be transferred to Elevate via re-registration. This may include estimates for payments not yet received, uninvested cash from sources such as Annual Management Charge (AMC) rebates, dividend payments and interest.
Cancel
Clear
Save transfer
Search Criteria
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Search Results: 71
Type
Code
Name
TER
3 yr perf
5 yr perf
OBSR Rating
Investment Fund A0F8 JPM Asia A Inc 1.68 Select
Investment Fund A0F9 JPM Core Japan Behav Fin A Inc 1.59 Select

**Fig 37.** Transfer in – re-registration of assets into an Elevate PIA

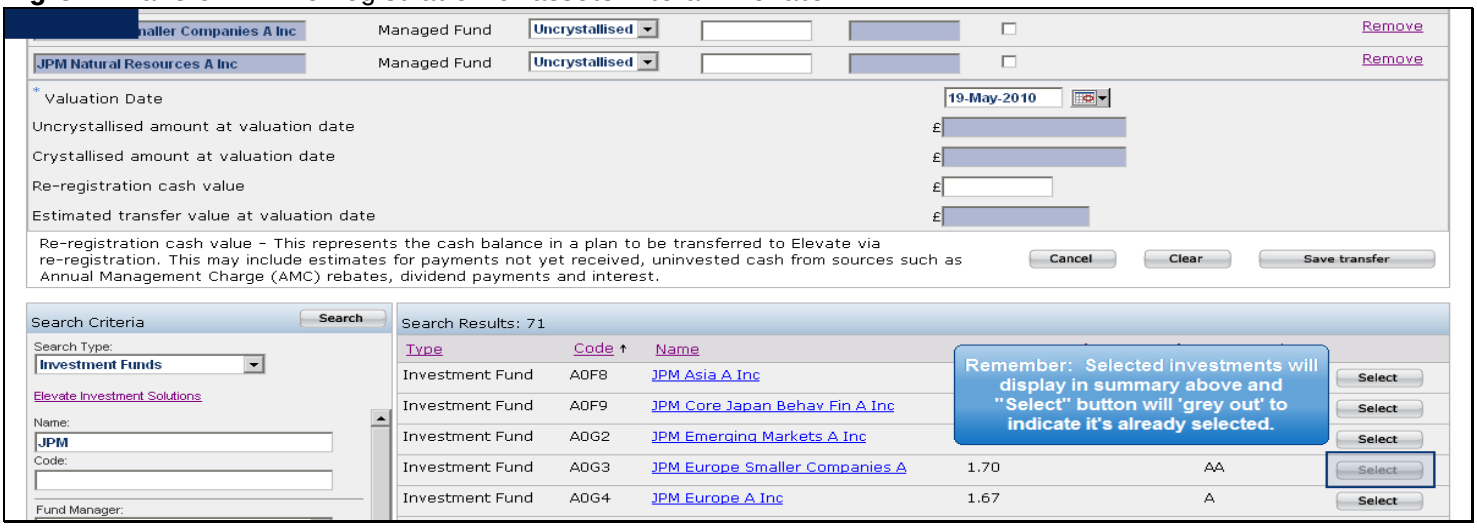
JPM Natural Resources A Inc Managed Fund Uncrystallised Remove
Valuation Date 19-May-2010
Uncrystallised amount at valuation date £
Crystallised amount at valuation date £
Re-registration cash value £
Estimated transfer value at valuation date £
Re-registration cash value - This represents the cash balance in a plan to be transferred to Elevate via re-registration. This may include estimates for payments not yet received, uninvested cash from sources such as Annual Management Charge (AMC) rebates, dividend payments and interest.
Cancel
Clear
Save transfer
Search Criteria
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Name:
JPM
Code:
Fund Manager:
Search Results: 71
Type
Code
Name
Investment Fund A0F8 JPM Asia A Inc Select
Investment Fund A0F9 JPM Core Japan Behav Fin A Inc Select
Investment Fund A0G2 JPM Emerging Markets A Inc Select
Investment Fund A0G3 JPM Europe Smaller Companies A 1.70 AA Select
Investment Fund A0G4 JPM Europe A Inc 1.67 A Select
Remember: Selected investments will display in summary above and "Select" button will 'grey out' to indicate it's already selected.

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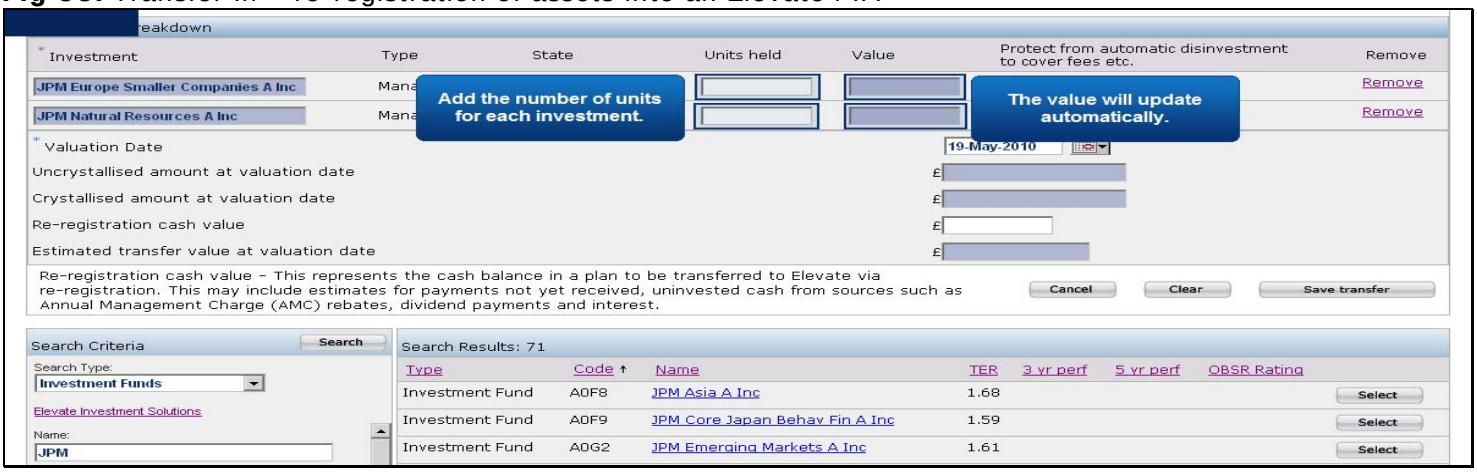
**Fig 38.** Transfer in – re-registration of assets into an Elevate PIA


Add the number of units for each investment.
The value will update automatically.
Re-registration cash value – This represents the cash balance in a plan to be transferred to Elevate via re-registration. This may include estimates for payments not yet received, uninvested cash from sources such as Annual Management Charge (AMC) rebates, dividend payments and interest.

**Residual cash – re-registration cash value**

Please enter any residual cash (left over after investments) within the "Re-registration cash value" field (see **Fig 39** below).

**Fig 39.** Transfer in – re-registration of assets into an Elevate PIA

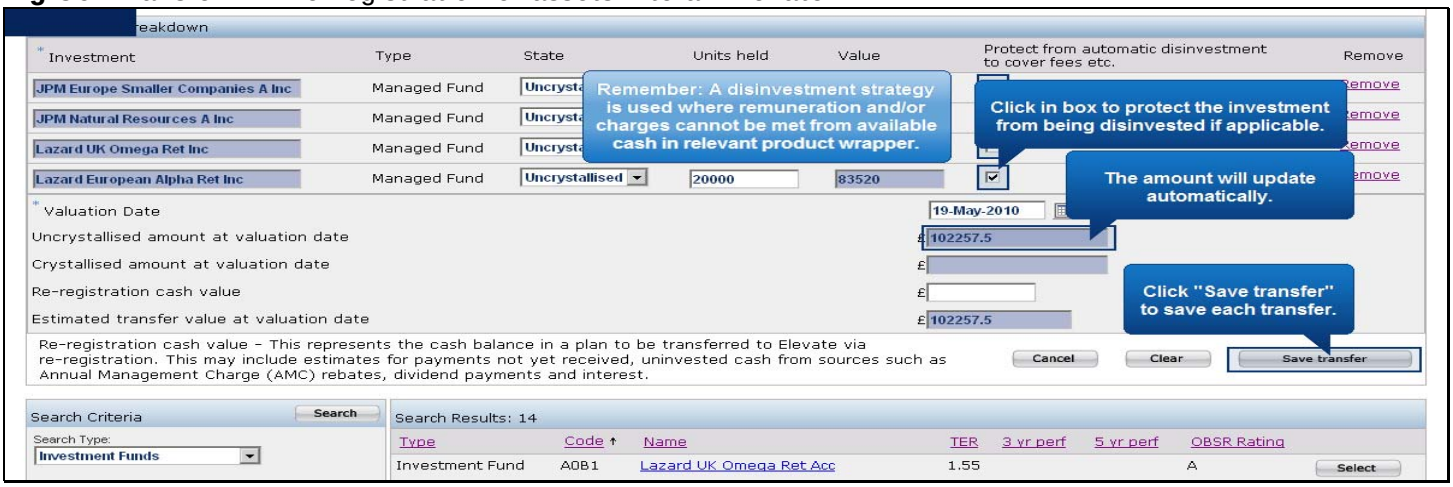
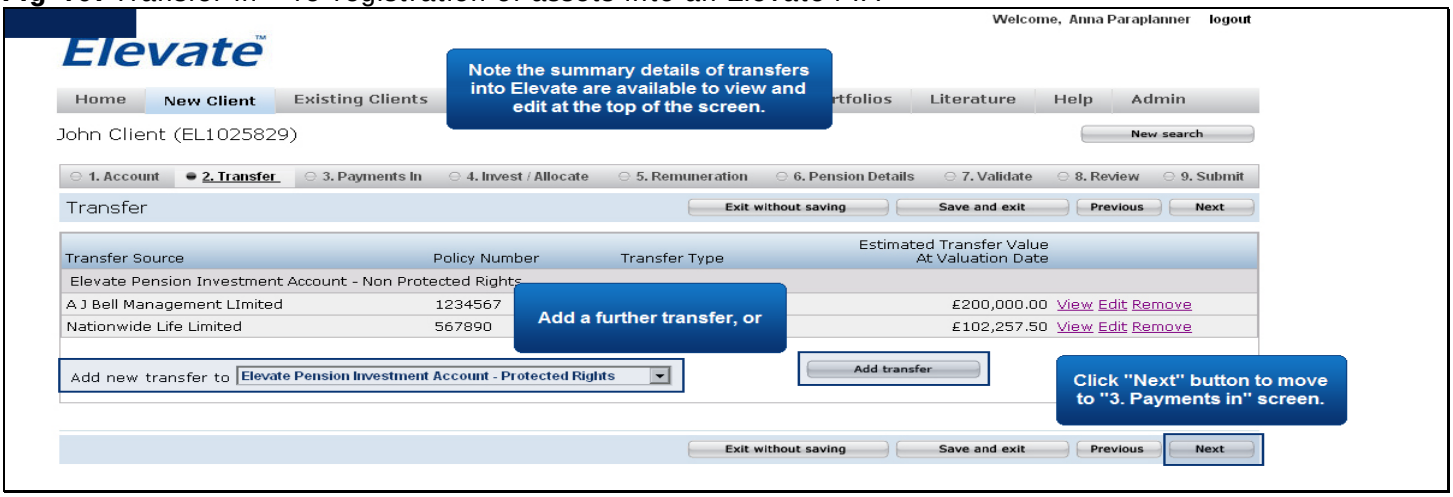

Remember: A disinvestment strategy is used where remuneration and/or charges cannot be met from available cash in relevant product wrapper.
Click in box to protect the investment from being disinvested if applicable.
The amount will update automatically.
Click "Save transfer" to save each transfer.
Re-registration cash value – This represents the cash balance in a plan to be transferred to Elevate via re-registration. This may include estimates for payments not yet received, uninvested cash from sources such as Annual Management Charge (AMC) rebates, dividend payments and interest.

**Fig 40.** Transfer in – re-registration of assets into an Elevate PIA


Note the summary details of transfers into Elevate are available to view and edit at the top of the screen.
Add a further transfer, or
Click "Next" button to move to "3. Payments in" screen.

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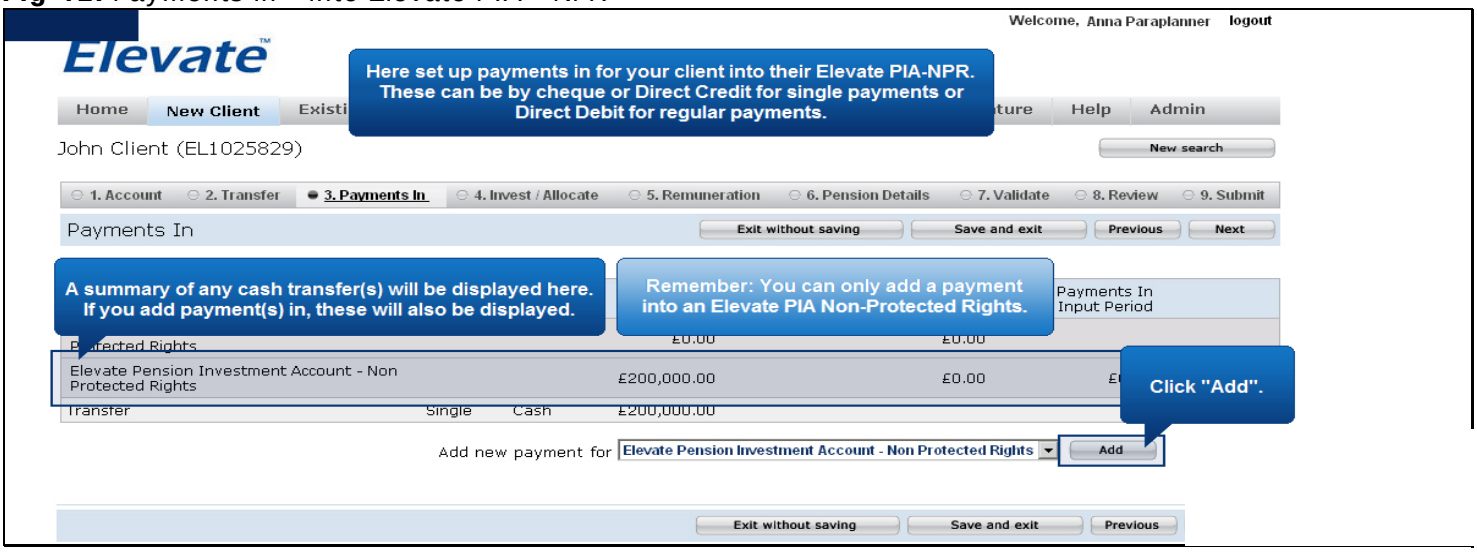
**Payments into Elevate** (see **Fig 41.** below)
Here you can illustrate making one or more payment(s) into your client's Elevate PIA - NPR account, as agreed with your client.

**Payment in types**
These can be singular or regular arrangements. Payments in can be made by cheque, Direct Credit (single payments) or Direct Debit (regular payments).

*Remember: If proceeded with, all Direct Credit (BACS) payments have to be initiated by your client from their bank account. Elevate cannot take a payment from your client's bank account without authority.*

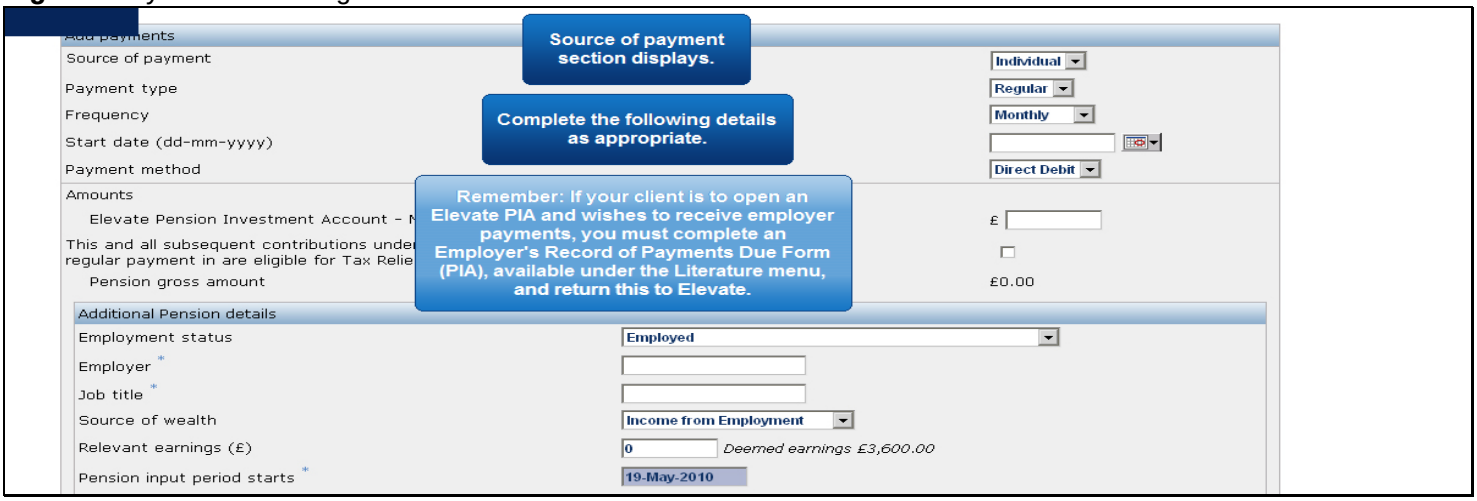
**Elevate's bank account** details are: Account number: 31276146
Sort code: 16-04-00
**Cheques** should be made payable to: Elevate
(Please also put your client's Elevate account number on the reverse.)

**Fig 41.** Payments in - into Elevate PIA - NPR




Click "Add" and complete the following details as appropriate.

**Fig 42.** Payments in - regular into Elevate PIA – NPR continued



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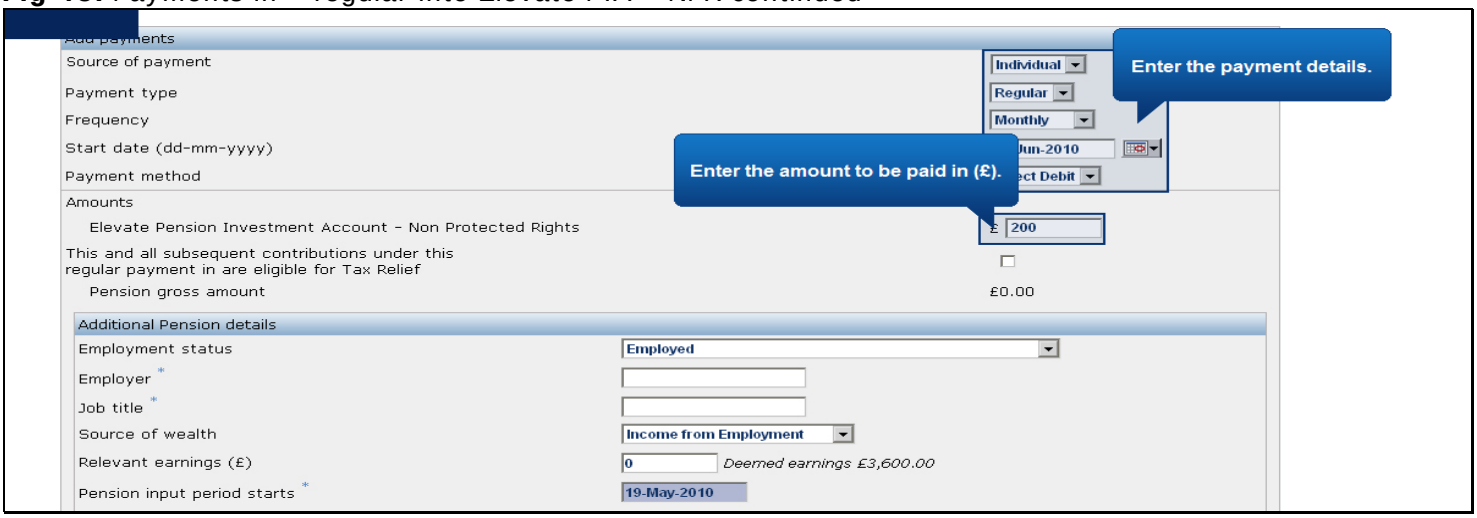
*Remember the minimum regular payments into Elevate PIA are:*
- *Monthly: £100* - *Quarterly: £300*
- *Half yearly: £500* - *Yearly: £1000.*

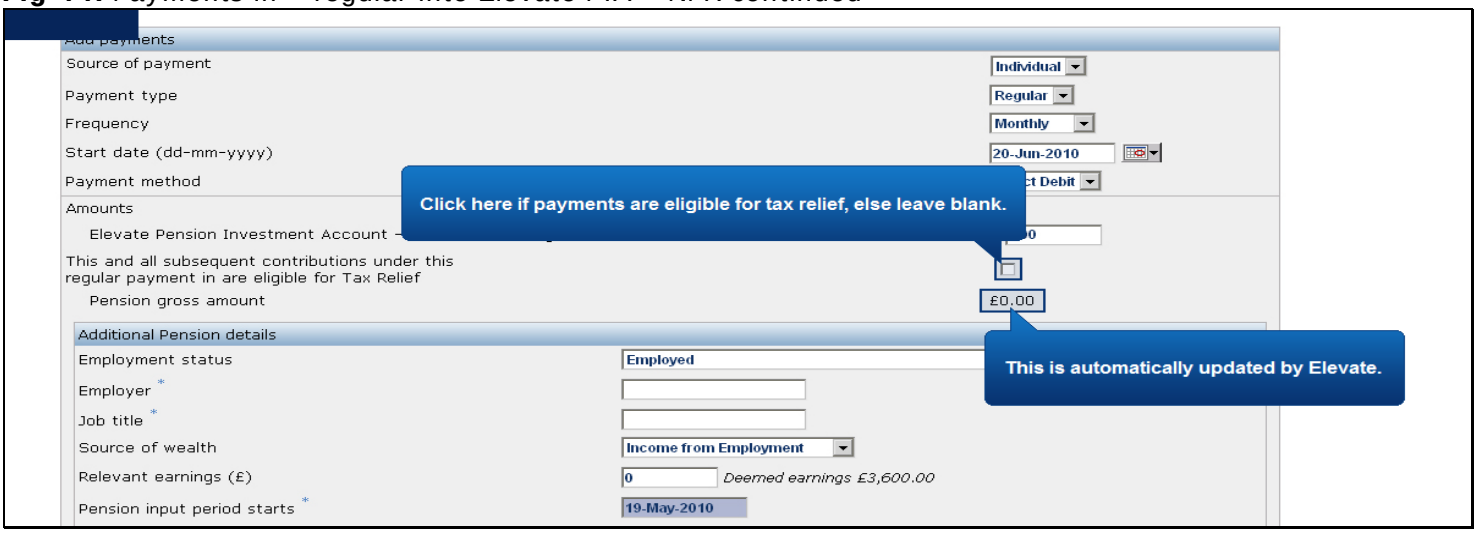
Date: Either enter date in format: "dd/mm/yyyy" or use the calendar option by clicking on symbol.
*Remember: The start date of the potential regular payment in must be in the future (a minimum of 10 days time) to allow the set up of a Direct Debit, and days 1st to 28th inclusive of the month.*

**Fig 43.** Payments in – regular into Elevate PIA – NPR continued




If your client's payments are eligible for tax relief, click in the tick box by "This and all subsequent contributions under this…".

**Fig 44.** Payments in – regular into Elevate PIA – NPR continued




**Payments into Elevate PIA - employer** (see **Figs. 45** to **47** below)

To illustrate employer contributions into your client's potential Elevate PIA, within section "Add payments" (see **Fig 44.** above), change the "**Source of payment**" drop down list to "**Employer**". A new section (see **Fig 45.** below) will appear requesting the employer details.

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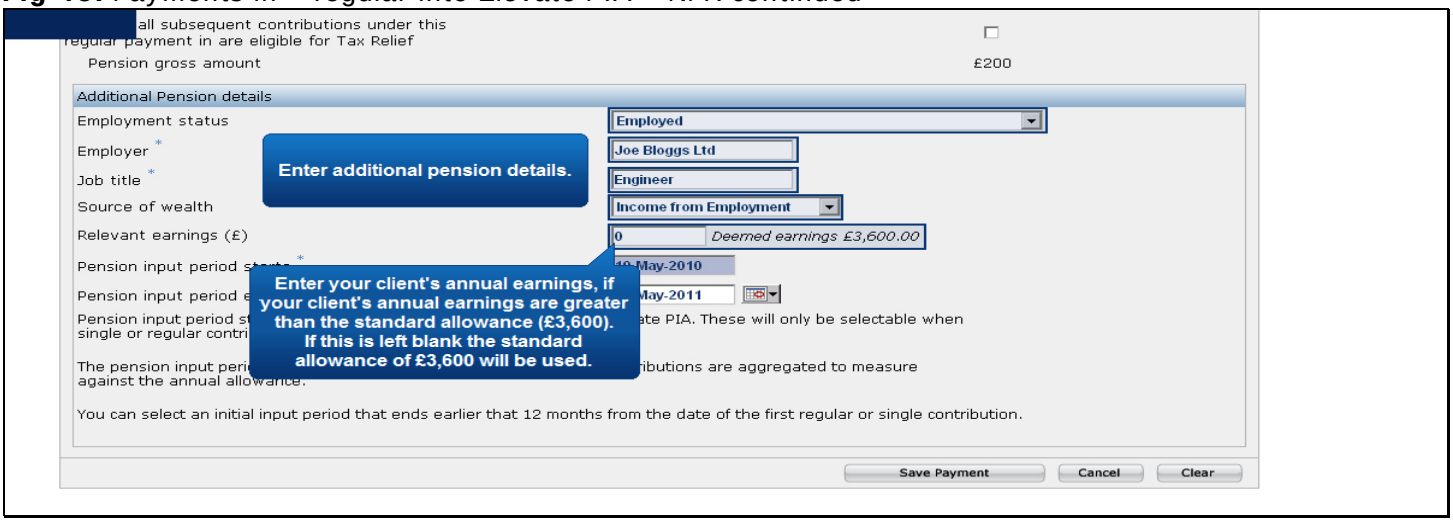
**Fig 45.** Payments in – regular into Elevate PIA – NPR continued

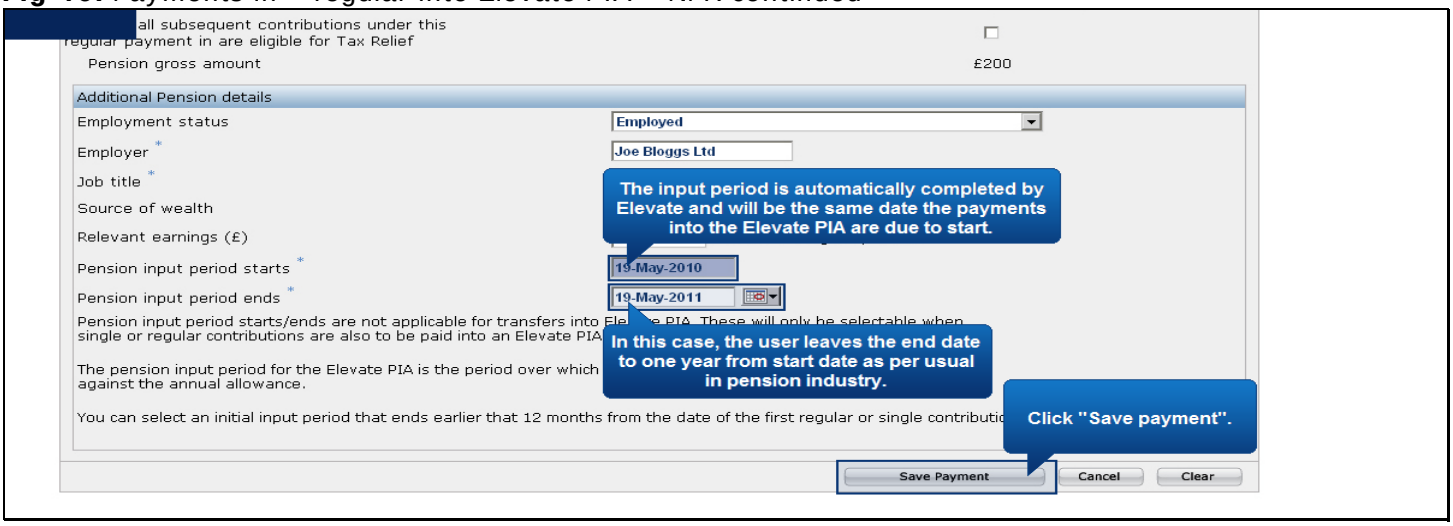

all subsequent contributions under this
regular payment in are eligible for Tax Relief
Pension gross amount
£200
Additional Pension details
Employment status
Employed
Employer
Joe Bloggs Ltd
Job title
Engineer
Source of wealth
Income from Employment
Relevant earnings (£)
0
Deemed earnings £3,600.00
Pension input period starts
19-May-2010
Pension input period ends
19-May-2011
Enter additional pension details.
Enter your client's annual earnings, if your client's annual earnings are greater than the standard allowance (£3,600). If this is left blank the standard allowance of £3,600 will be used.
You can select an initial input period that ends earlier that 12 months from the date of the first regular or single contribution.
Save Payment
Cancel
Clear

*Remember: Payments in can be changed or removed - by clicking "edit" or "remove" on the relevant row if required.*

**Pension input period** (see **Fig 46.** below)

For an existing client who has put money into the Elevate Pension Investment Account already the pension input period will be when original payments in started rather than when payments are due to start.

**Fig 46.** Payments in – regular into Elevate PIA – NPR continued


all subsequent contributions under this
regular payment in are eligible for Tax Relief
Pension gross amount
£200
Additional Pension details
Employment status
Employed
Employer
Joe Bloggs Ltd
Job title
Source of wealth
Relevant earnings (£)
Pension input period starts
19-May-2010
Pension input period ends
19-May-2011
The input period is automatically completed by Elevate and will be the same date the payments into the Elevate PIA are due to start.
In this case, the user leaves the end date to one year from start date as per usual in pension industry.
Click "Save payment".
Save Payment
Cancel
Clear

Click "Save payment" and the screen will update to display a summary of the payments (see **Fig 47**. below). Then either click "Add" to add another payment in, or "Next" to move to the "4. Invest/Allocate" screen.

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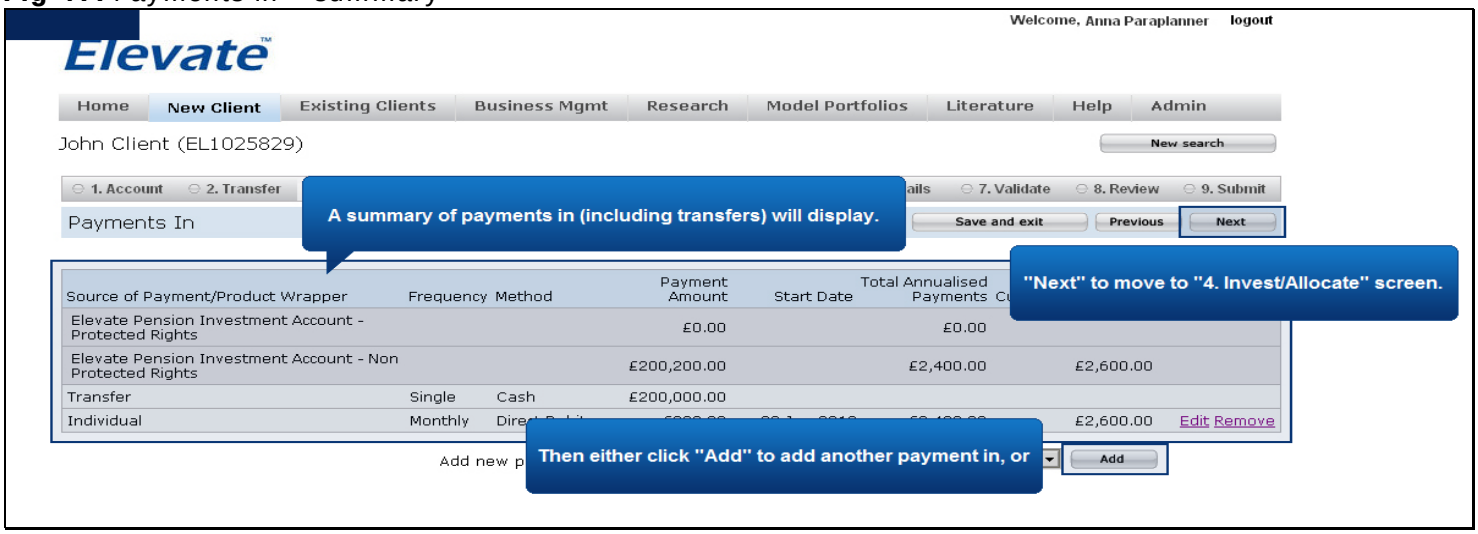
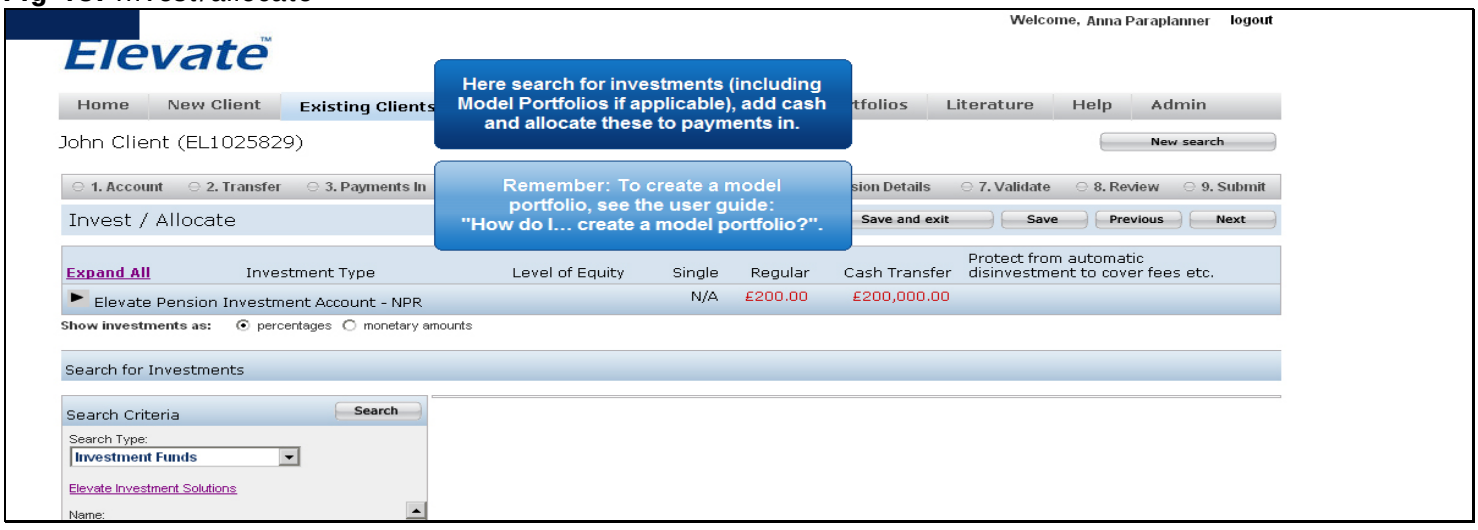
**Fig 47.** Payments in – summary




Click "Next" to move to the "4. Invest/Allocate" screen.

**Invest and allocate payments in and cash transfers** (see **Figs. 48** to **58** below)
Within the top section of the screen you can view all the payments in and cash transfers for your client's Elevate PIA illustration. The numbers will be in red until they are completely (100%) allocated to one or more investment(s). Here you can add search for and allocate payments into investments and add payments into cash.

**Fig 48.** Invest/allocate




Click on the black triangle ▶ or "Expand all" to expand your view of the product wrapper's details (for example when searching for investments within Model Portfolios or when investments have been selected and allocated to the product wrapper).

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**Fig 49.** Invest/allocate – 'expand all' / black arrow function

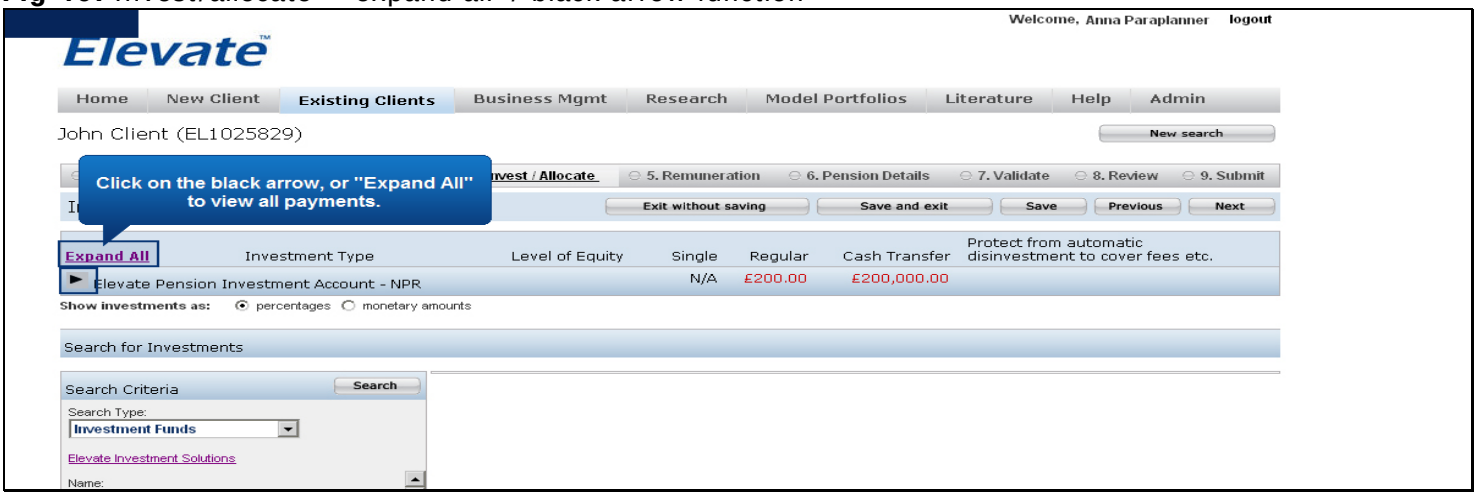
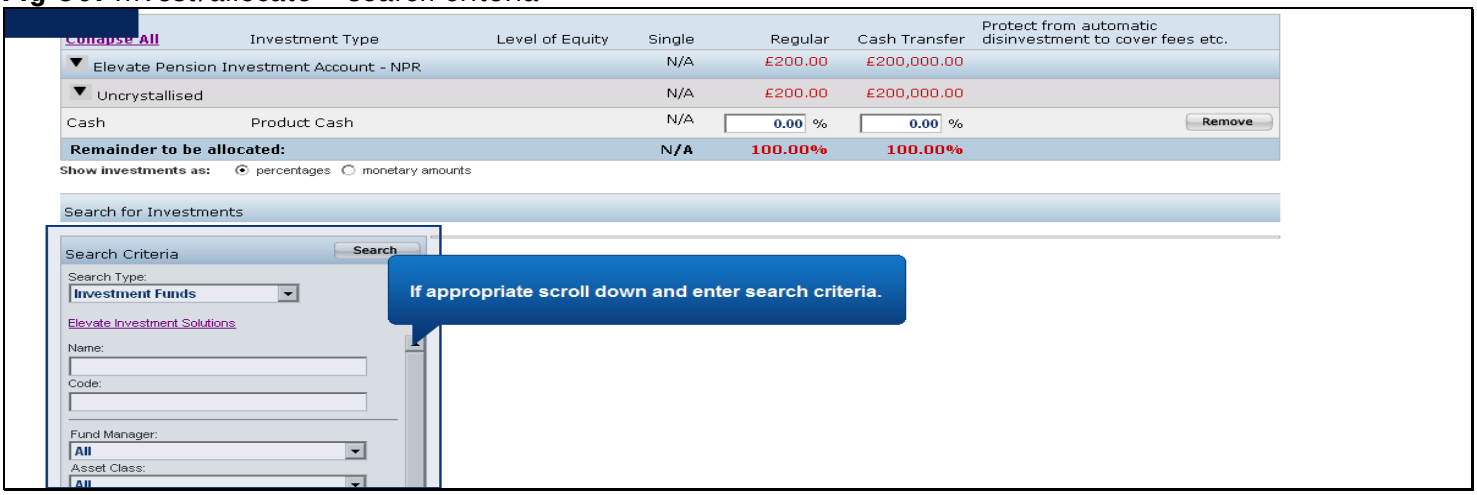



**Fig 50.** Invest/allocate – search criteria




Scroll down to search for and select investments. Enter the search criteria and click "Search". The search results are displayed on the right hand side.

**Fig 51.** Invest/allocate – search criteria continued

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**Fig 52.** Invest/allocate – search results

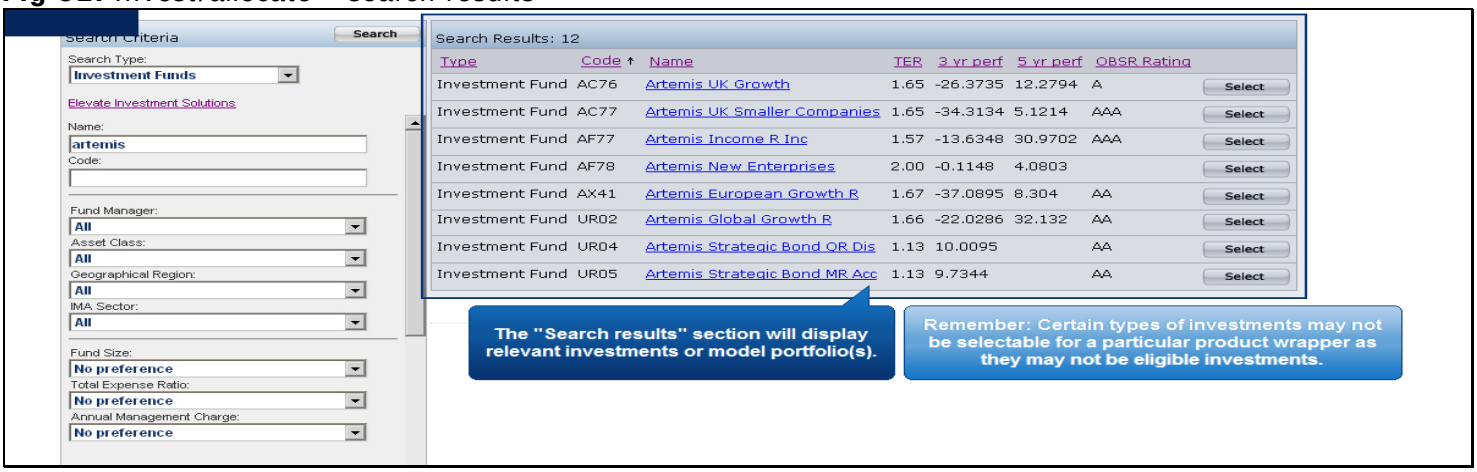
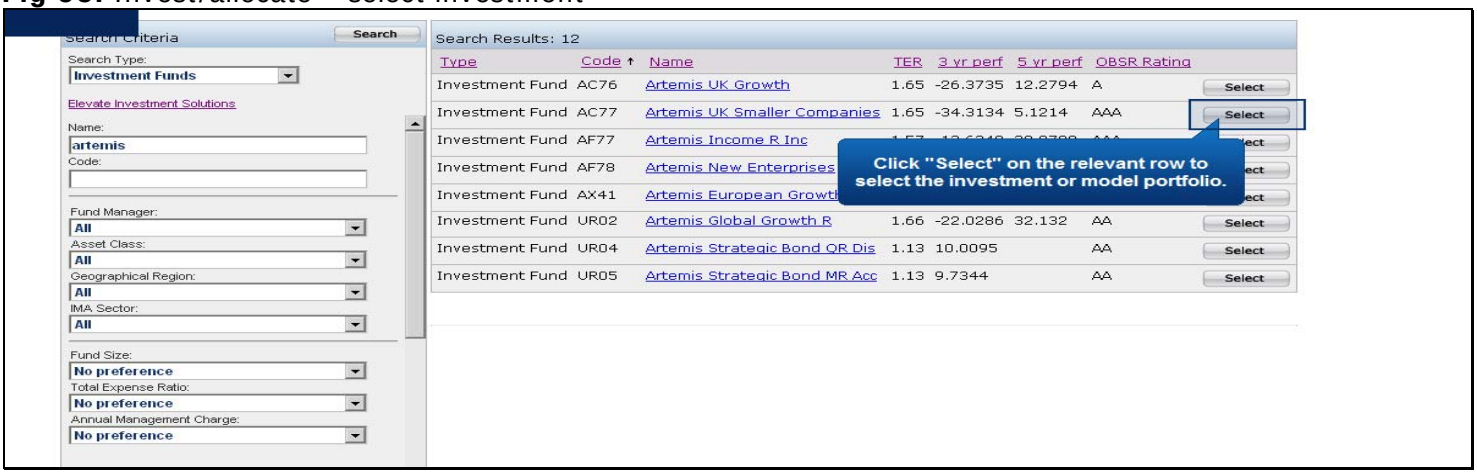

Search Criteria
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Name:
artemis
Code:
Fund Manager:
All
Asset Class:
All
Geographical Region:
All
IMA Sector:
All
Fund Size:
No preference
Total Expense Ratio:
No preference
Annual Management Charge:
No preference
Search Results: 12
Type Code Name TER 3 yr perf 5 yr perf OBSR Rating
Investment Fund AC76 Artemis UK Growth 1.65 -26.3735 12.2794 A Select
Investment Fund AC77 Artemis UK Smaller Companies 1.65 -34.3134 5.1214 AAA Select
Investment Fund AF77 Artemis Income R Inc 1.57 -13.6348 30.9702 AAA Select
Investment Fund AF78 Artemis New Enterprises 2.00 -0.1148 4.0803 Select
Investment Fund AX41 Artemis European Growth R 1.67 -37.0895 8.304 AA Select
Investment Fund UR02 Artemis Global Growth R 1.66 -22.0286 32.132 AA Select
Investment Fund UR04 Artemis Strategic Bond QR Dis 1.13 10.0095 AA Select
Investment Fund UR05 Artemis Strategic Bond MR Acc 1.13 9.7344 AA Select
The "Search results" section will display relevant investments or model portfolio(s).
Remember: Certain types of investments may not be selectable for a particular product wrapper as they may not be eligible investments.

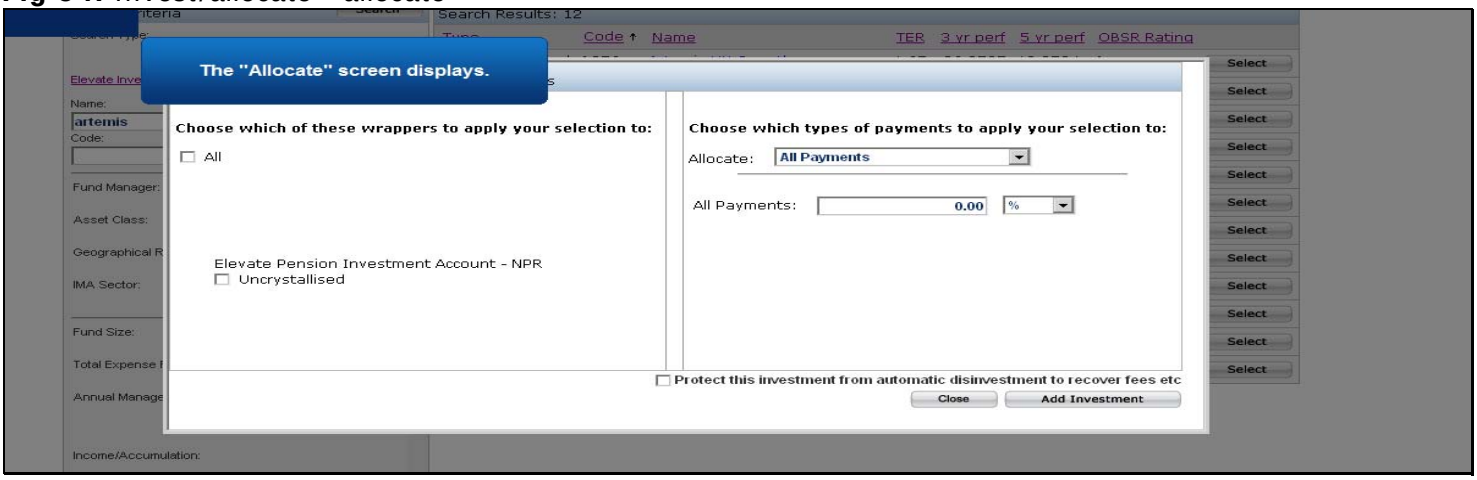
**Fig 53.** Invest/allocate – select investment


Search Criteria
Search
Search Type:
Investment Funds
Elevate Investment Solutions
Name:
artemis
Code:
Fund Manager:
All
Asset Class:
All
Geographical Region:
All
IMA Sector:
All
Fund Size:
No preference
Total Expense Ratio:
No preference
Annual Management Charge:
No preference
Search Results: 12
Type Code Name TER 3 yr perf 5 yr perf OBSR Rating
Investment Fund AC76 Artemis UK Growth 1.65 -26.3735 12.2794 A Select
Investment Fund AC77 Artemis UK Smaller Companies 1.65 -34.3134 5.1214 AAA Select
Investment Fund AF77 Artemis Income R Inc
Investment Fund AF78 Artemis New Enterprises
Investment Fund AX41 Artemis European Growth
Investment Fund UR02 Artemis Global Growth R 1.66 -22.0286 32.132 AA Select
Investment Fund UR04 Artemis Strategic Bond QR Dis 1.13 10.0095 AA Select
Investment Fund UR05 Artemis Strategic Bond MR Acc 1.13 9.7344 AA Select
Click "Select" on the relevant row to select the investment or model portfolio.

**Allocate investment to product wrapper**

The ability to allocate the investment will appear in a new screen. The screen behind will be read only until you either close the allocate screen (by clicking "Close") or add the allocation to an investment (by clicking "Add Investment").

**Fig 54.** Invest/allocate - allocate


The "Allocate" screen displays.
Choose which of these wrappers to apply your selection to:
All
Elevate Pension Investment Account - NPR
Uncrystallised
Choose which types of payments to apply your selection to:
Allocate: All Payments
All Payments: 0.00 %
Protect this investment from automatic disinvestment to recover fees etc
Close
Add Investment

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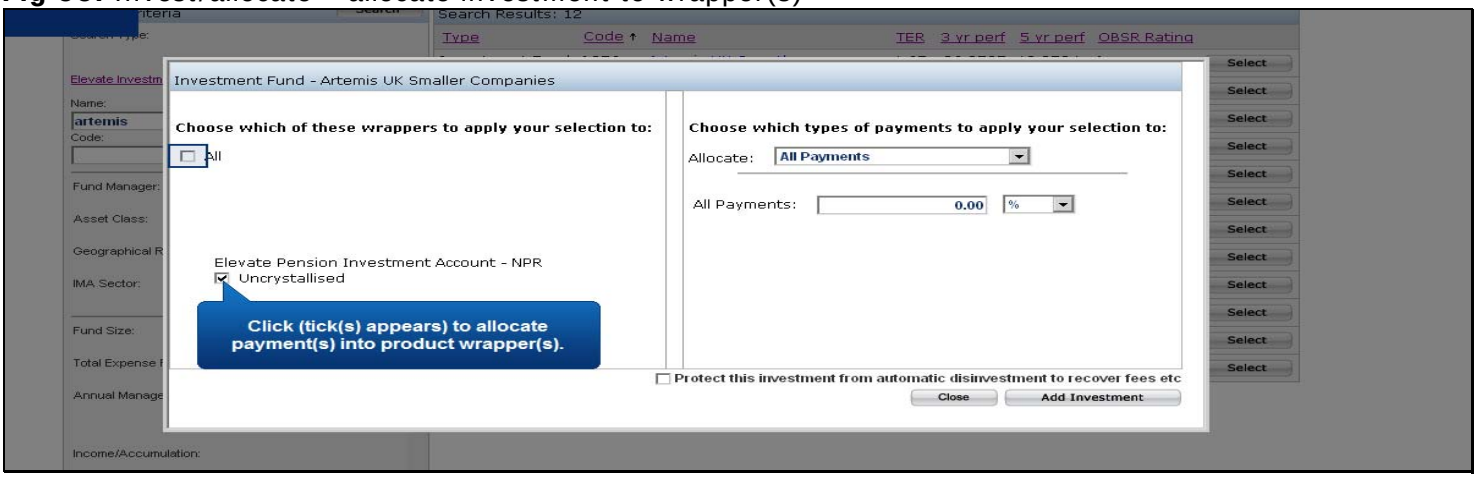
Select which product wrapper to apply the investment to or select "All" if applicable.

**Fig 55.** Invest/allocate – allocate investment to wrapper(s)


Investment Fund - Artemis UK Smaller Companies
Choose which of these wrappers to apply your selection to:
All
Choose which types of payments to apply your selection to:
Allocate: All Payments
All Payments: 0.00 %
Elevate Pension Investment Account - NPR
Uncrystallised
Click (tick(s) appears) to allocate payment(s) into product wrapper(s).
Protect this investment from automatic disinvestment to recover fees etc
Close
Add Investment

Allocate all payments to the particular investment (or Model Portfolio if applicable), or individually.

**Fig 56.** Invest/allocate – allocate investment to one or all payments in

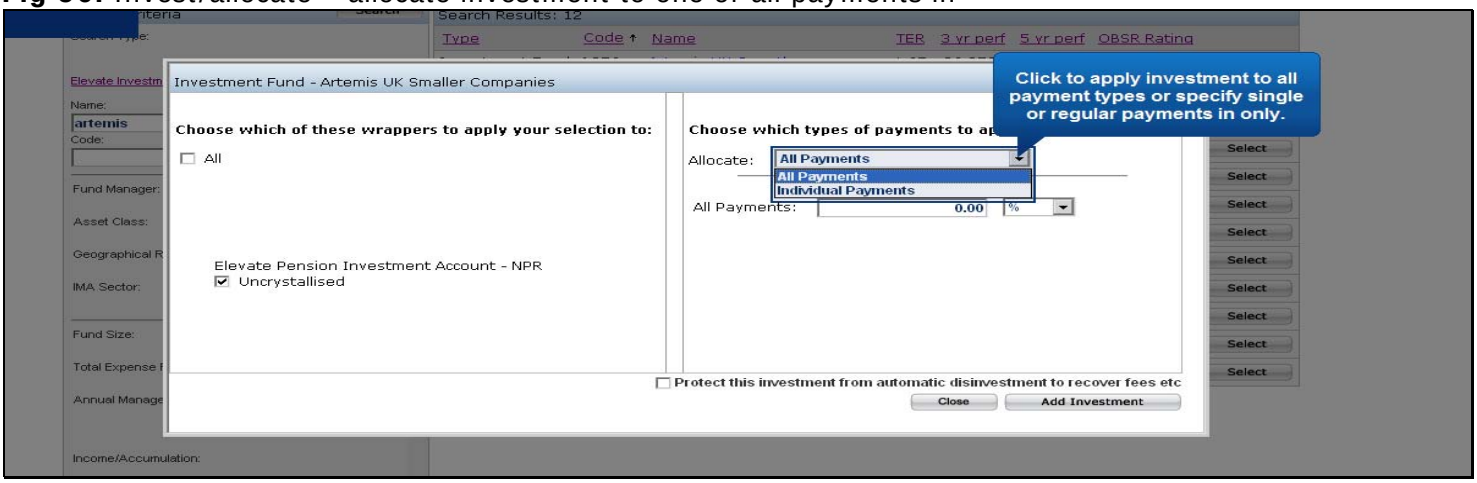
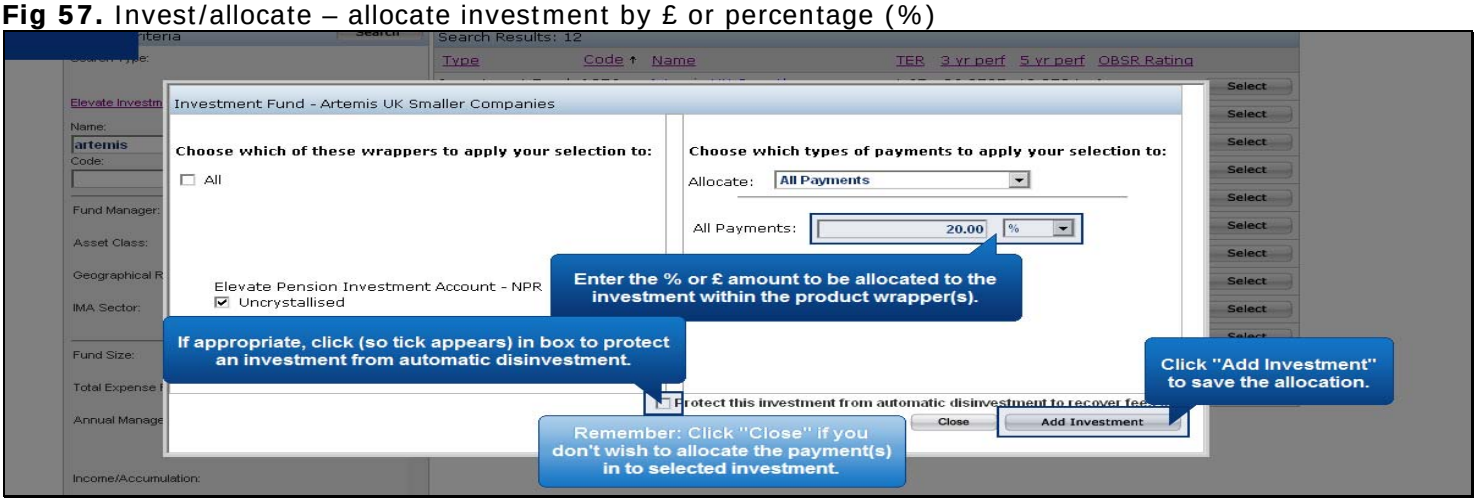

Investment Fund - Artemis UK Smaller Companies
Choose which of these wrappers to apply your selection to:
All
Allocate: All Payments
All Payments
Individual Payments
All Payments: 0.00 %
Click to apply investment to all payment types or specify single or regular payments in only.
Elevate Pension Investment Account - NPR
Uncrystallised
Protect this investment from automatic disinvestment to recover fees etc
Close
Add Investment

**Fig 57.** Invest/allocate – allocate investment by £ or percentage (%)


Investment Fund - Artemis UK Smaller Companies
Choose which of these wrappers to apply your selection to:
All
Choose which types of payments to apply your selection to:
Allocate: All Payments
All Payments: 20.00 %
Enter the % or £ amount to be allocated to the investment within the product wrapper(s).
Elevate Pension Investment Account - NPR
Uncrystallised
If appropriate, click (so tick appears) in box to protect an investment from automatic disinvestment.
Click "Add Investment" to save the allocation.
Close
Add Investment
Remember: Click "Close" if you don't wish to allocate the payment(s) in to selected investment.

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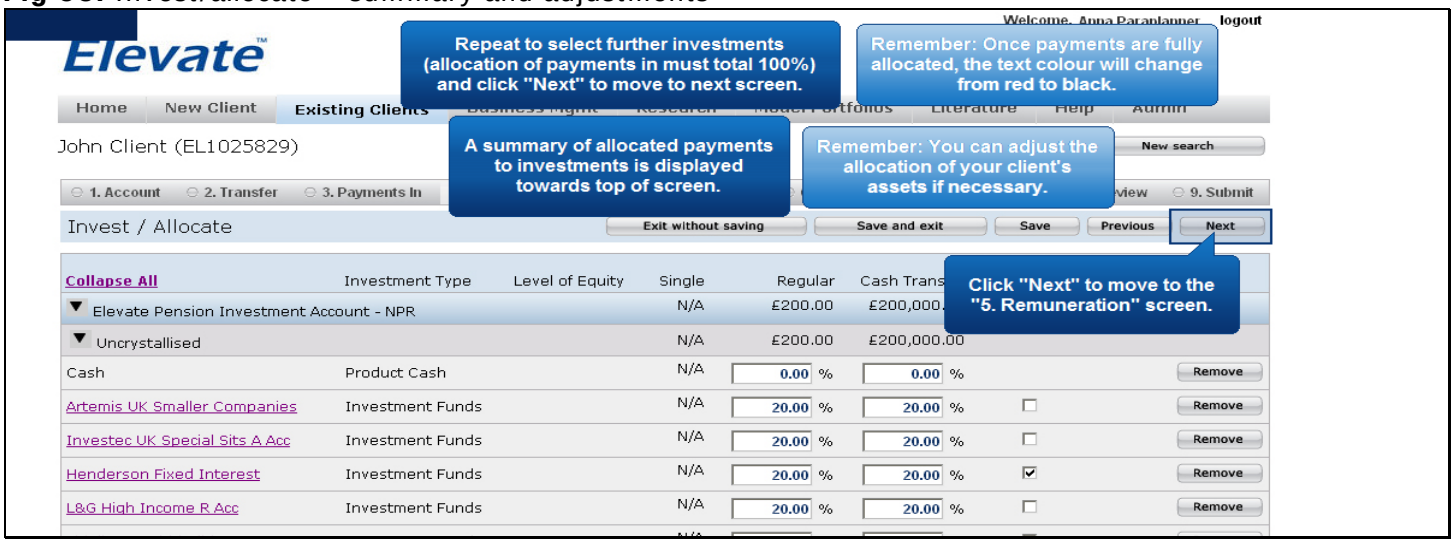
Search for and select further investments so the allocations total 100% (the text colour of payments in and any cash transfers will change from red to black once fully allocated to investments), adjust any allocation or click "Next" to move to the "5. Remuneration" screen.

**Fig 58.** Invest/allocate – summary and adjustments




**Remuneration and disinvestment strategy** (see **Figs. 59** to **62** below)

**Please note if the illustration is for an existing client with an existing Elevate PIA, some details will not be editable, as these will have been established from your client's existing Elevate PIA.**

Here you can enter (where applicable) what frequency and how much (by £ amount or %) remuneration has been agreed with your client. You can also select your client's disinvestment strategy.

**Fig 59.** Remuneration

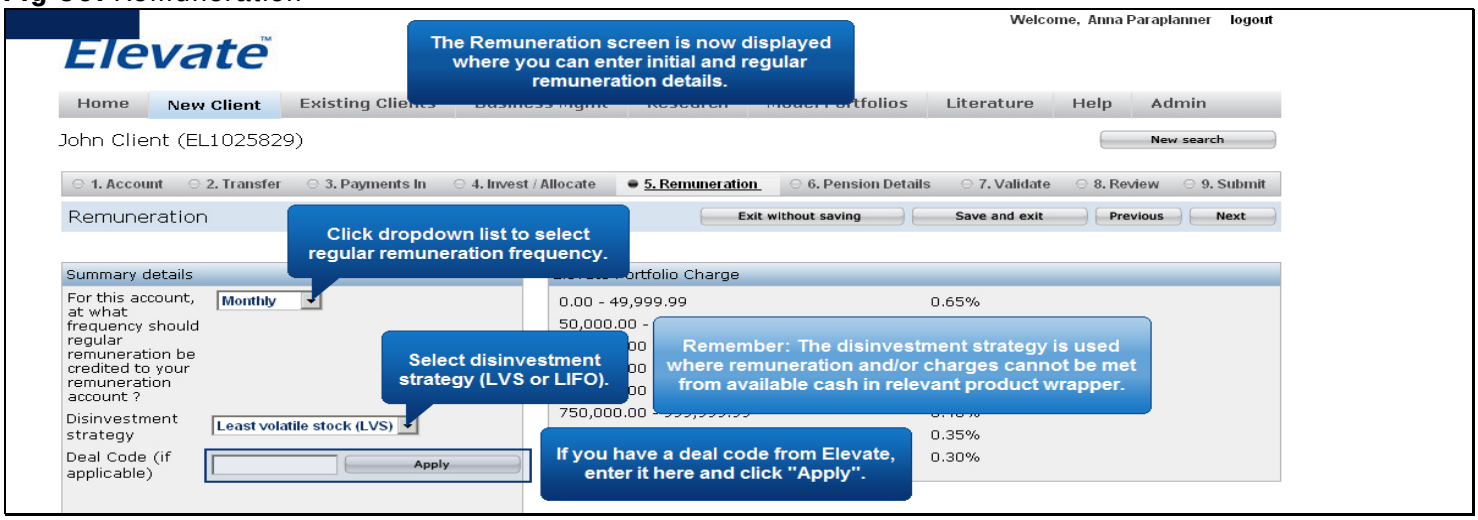


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**Fig 60.** Remuneration – initial and regular

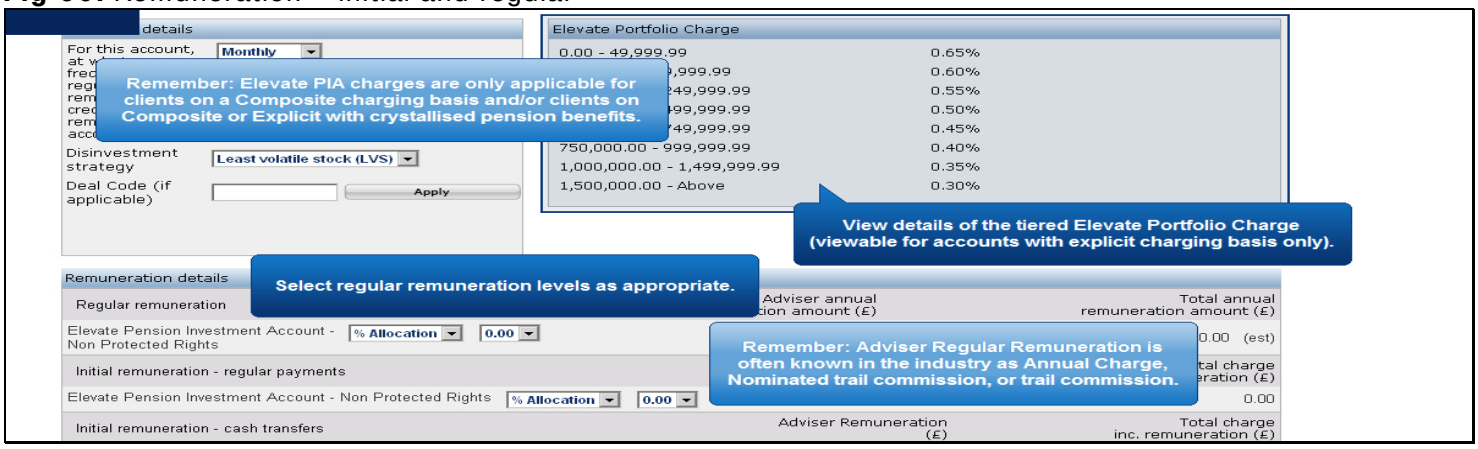
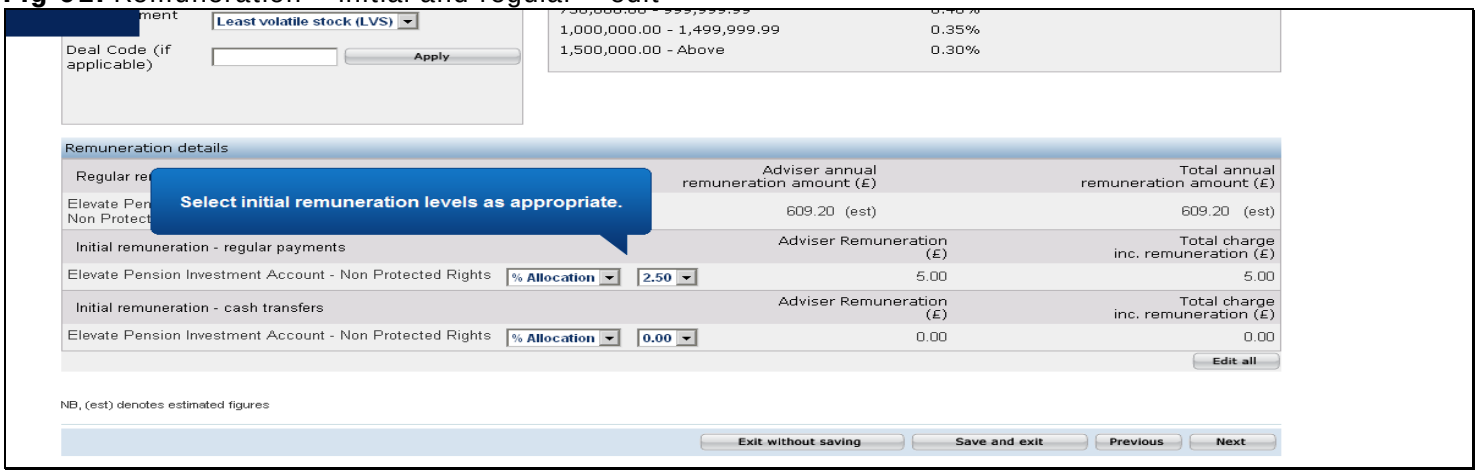

Remember: Elevate PIA charges are only applicable for clients on a Composite charging basis and/or clients on Composite or Explicit with crystallised pension benefits.
Disinvestment strategy
Least volatile stock (LVS)
Deal Code (if applicable)
Apply
Elevate Portfolio Charge
0.00 - 49,999.99 0.65%
0.60%
0.55%
0.50%
0.45%
750,000.00 - 999,999.99 0.40%
1,000,000.00 - 1,499,999.99 0.35%
1,500,000.00 - Above 0.30%
View details of the tiered Elevate Portfolio Charge (viewable for accounts with explicit charging basis only).
Remuneration details
Select regular remuneration levels as appropriate.
Regular remuneration
Adviser annual remuneration amount (£)
Total annual remuneration amount (£)
Elevate Pension Investment Account - Non Protected Rights
% Allocation
0.00
Remember: Adviser Regular Remuneration is often known in the industry as Annual Charge, Nominated trail commission, or trail commission.
Initial remuneration - regular payments
Elevate Pension Investment Account - Non Protected Rights
% Allocation
0.00
Initial remuneration - cash transfers
Adviser Remuneration (£)
Total charge inc. remuneration (£)

**Fig 61.** Remuneration – initial and regular – edit




Edit any remuneration details if applicable. Click “Next” to move to the “6. Pension Details” screen.

**Fig 62.** Remuneration – initial and regular

**Pension details**

Further details regarding your client’s pension are required, to ensure the illustration for an Elevate Pension Investment Account (PIA) is as accurate as possible.

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**Fig 63.** Pension details

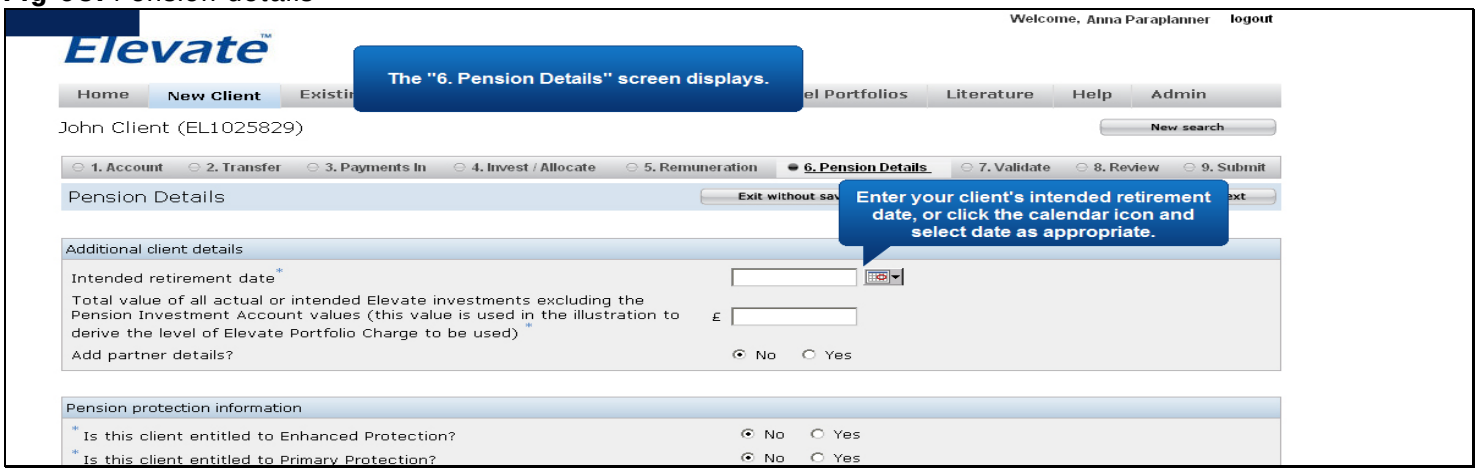


**Fig 64.** Pension details –actual/intended value

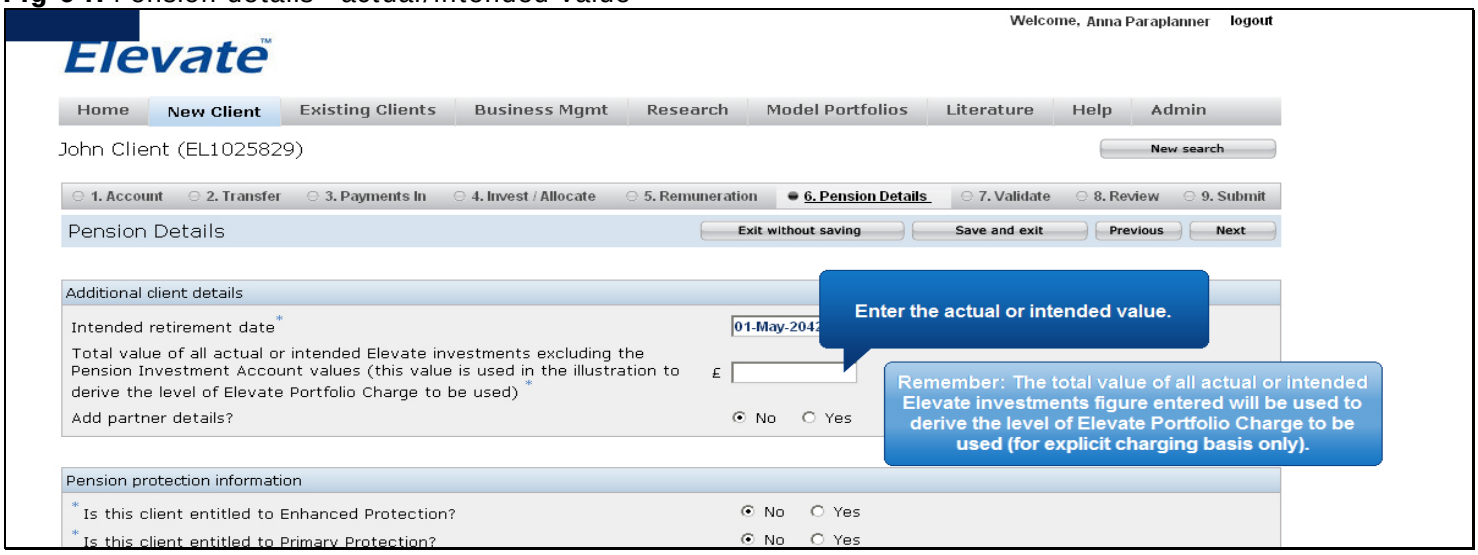


**Fig 65.** Pension details – partner's details

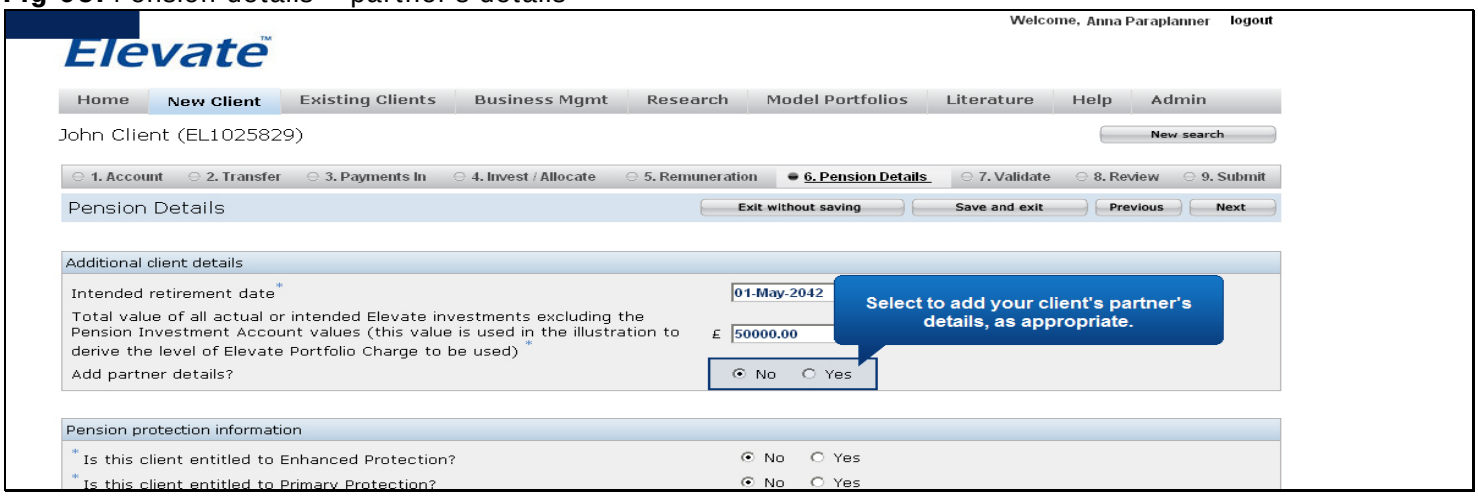

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**Fig 66.** Pension details – partner's details continued

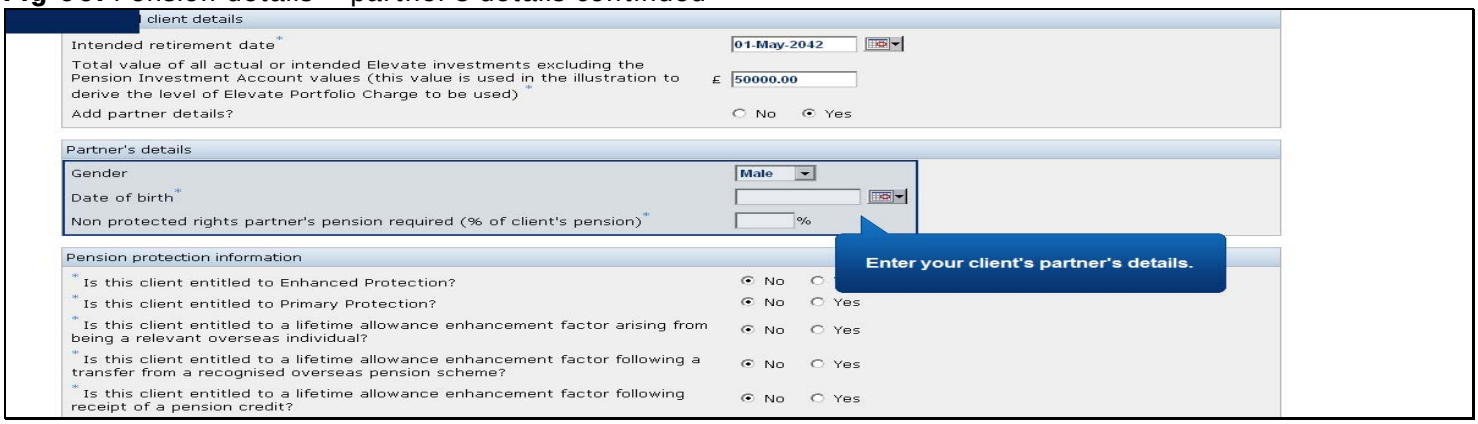
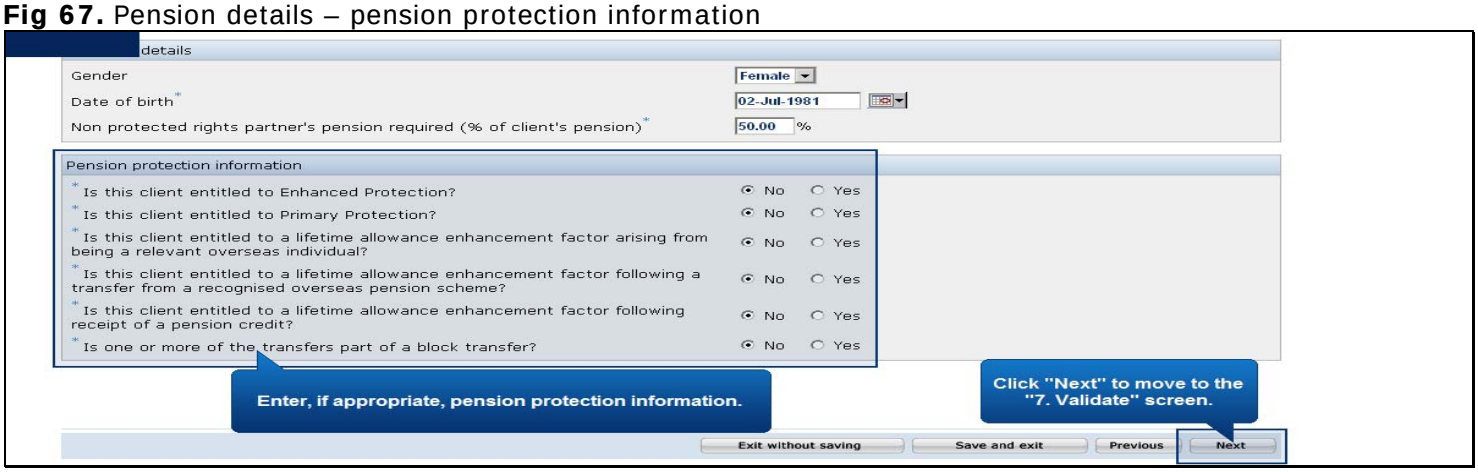

client details
Intended retirement date*
01-May-2042
Total value of all actual or intended Elevate investments excluding the Pension Investment Account values (this value is used in the illustration to derive the level of Elevate Portfolio Charge to be used)*
£ 50000.00
Add partner details?
No Yes
Partner's details
Gender
Male
Date of birth*
Non protected rights partner's pension required (% of client's pension)*
%
Pension protection information
Is this client entitled to Enhanced Protection?
Is this client entitled to Primary Protection?
Is this client entitled to a lifetime allowance enhancement factor arising from being a relevant overseas individual?
Is this client entitled to a lifetime allowance enhancement factor following a transfer from a recognised overseas pension scheme?
Is this client entitled to a lifetime allowance enhancement factor following receipt of a pension credit?
No Yes
Enter your client's partner's details.

**Fig 67.** Pension details – pension protection information

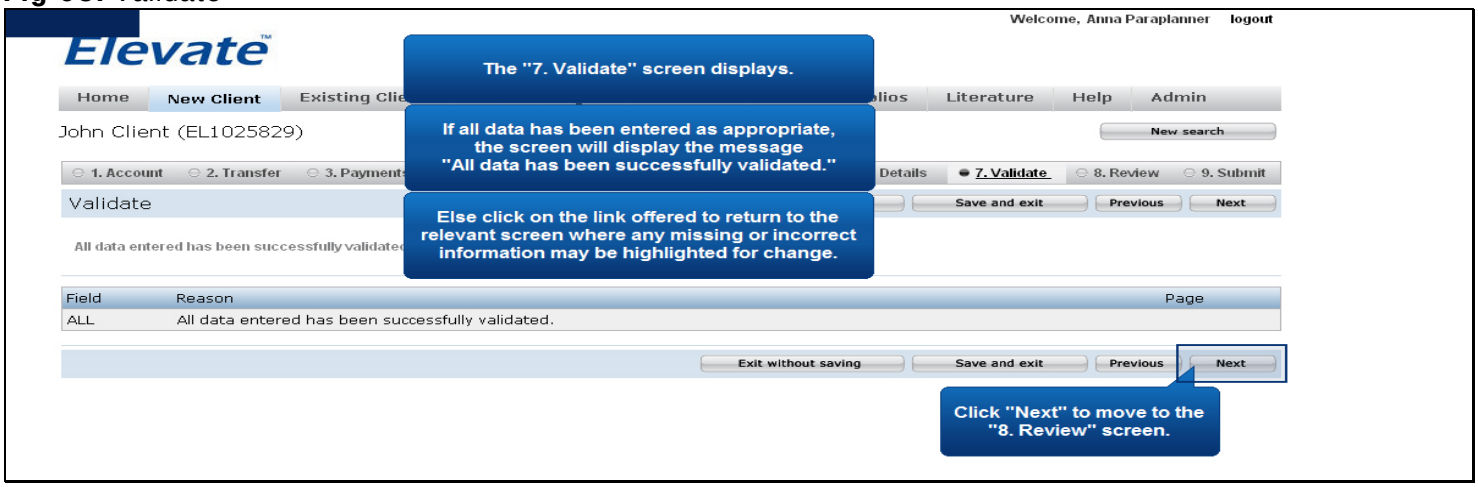

details
Gender
Female
Date of birth*
02-Jul-1981
Non protected rights partner's pension required (% of client's pension)*
50.00 %
Pension protection information
Is this client entitled to Enhanced Protection?
Is this client entitled to Primary Protection?
Is this client entitled to a lifetime allowance enhancement factor arising from being a relevant overseas individual?
Is this client entitled to a lifetime allowance enhancement factor following a transfer from a recognised overseas pension scheme?
Is this client entitled to a lifetime allowance enhancement factor following receipt of a pension credit?
Is one or more of the transfers part of a block transfer?
No Yes
Enter, if appropriate, pension protection information.
Click "Next" to move to the "7. Validate" screen.
Exit without saving
Save and exit
Previous
Next

**Validate**

Elevate will check all information entered. Links to any missing or incorrect information will be available here. Once you've amended any details, you may be required to **review certain screens** such as the Invest/Allocate and Remuneration screens, in case these details need changing too.

When the screen message is as per **Fig 68.** below, click "Next" to move to the "8. Review" screen.

**Fig 68.** Validate



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**Review** (see **Figs 69.** to **72** below)
The Review screen will display with a summary of the key information entered: Client/account details, Product wrappers selected, Remuneration and Charges (if applicable) for Transfers, Payments in, by type: Cash, single and/or regular, and by investment.

**Fig 69.** Review

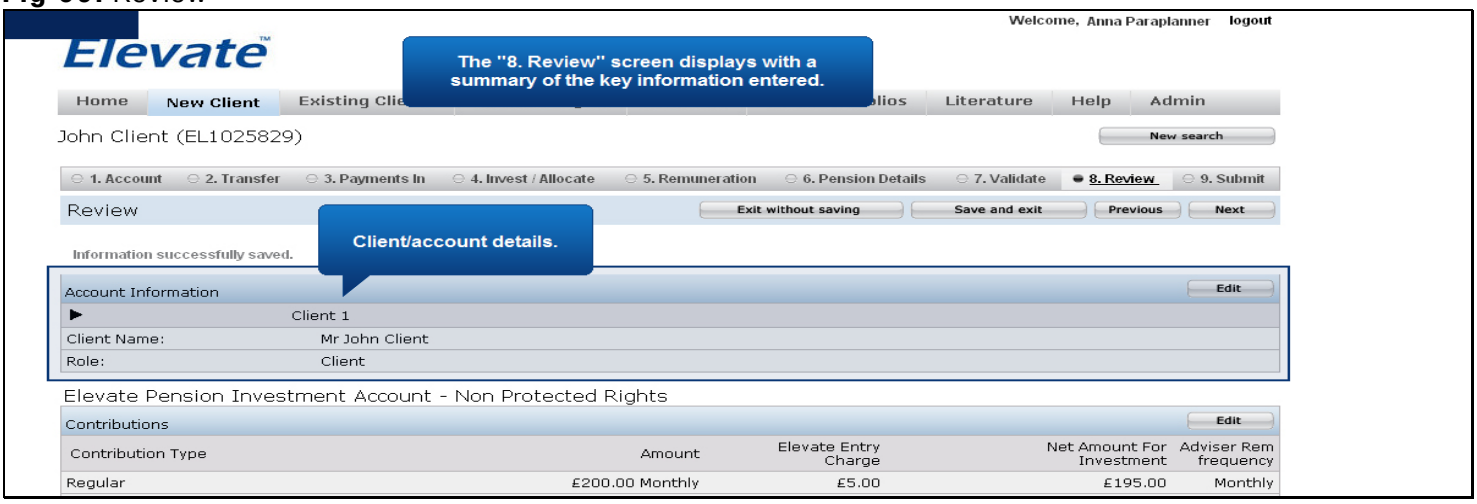


**Fig 70.** Review – continued

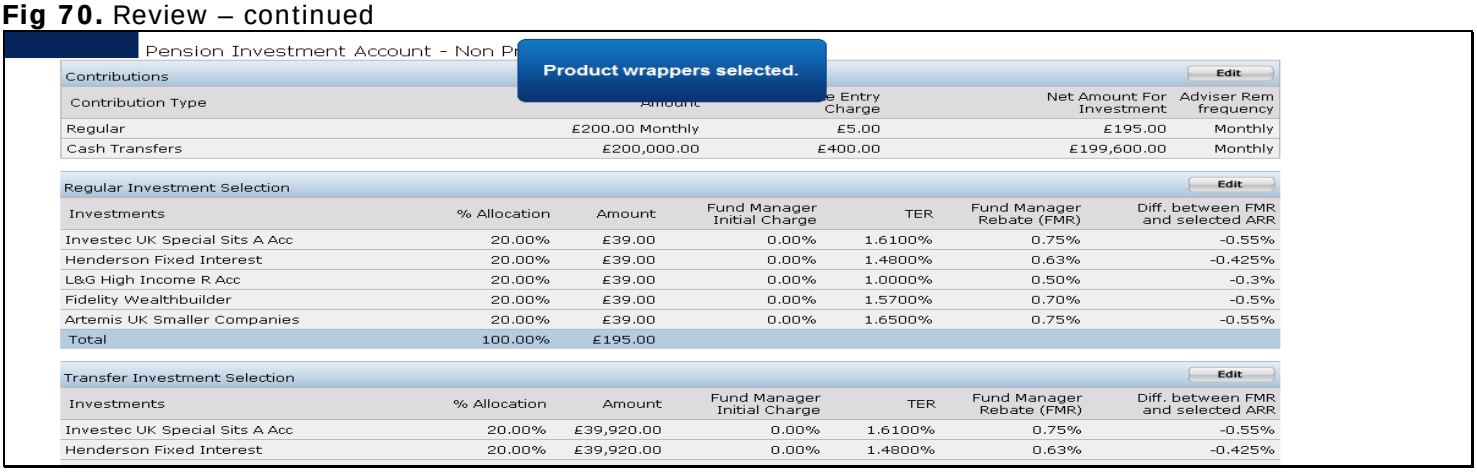


**Fig 71.** Review - continued

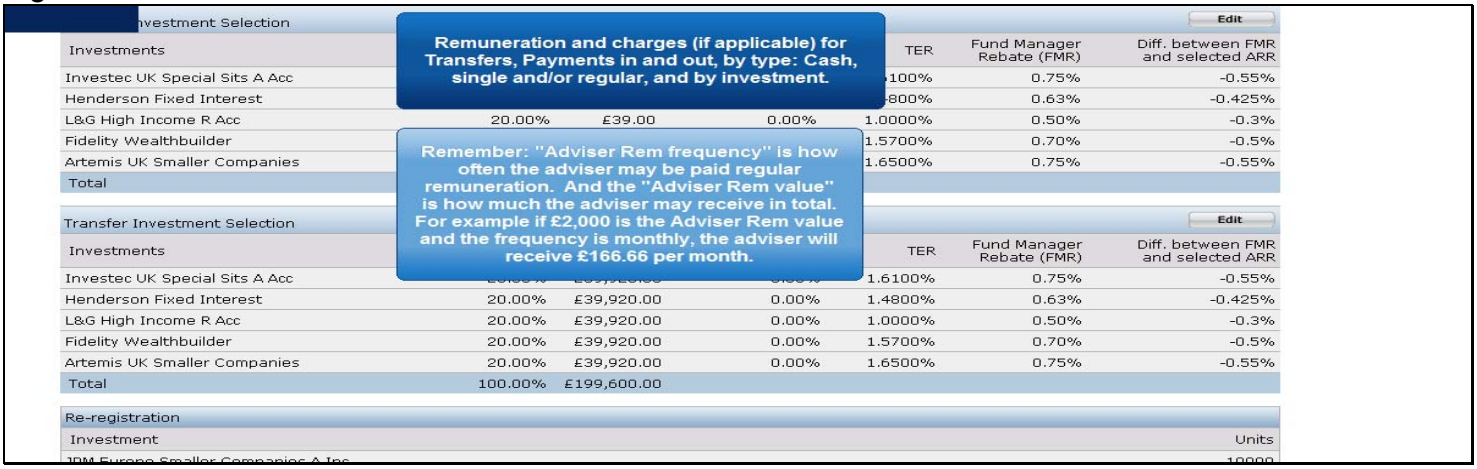

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**Fig 72.** Review - edit

Click "Next" to move to the "9. Submit" screen.

**Fig 73.** Submit - documents

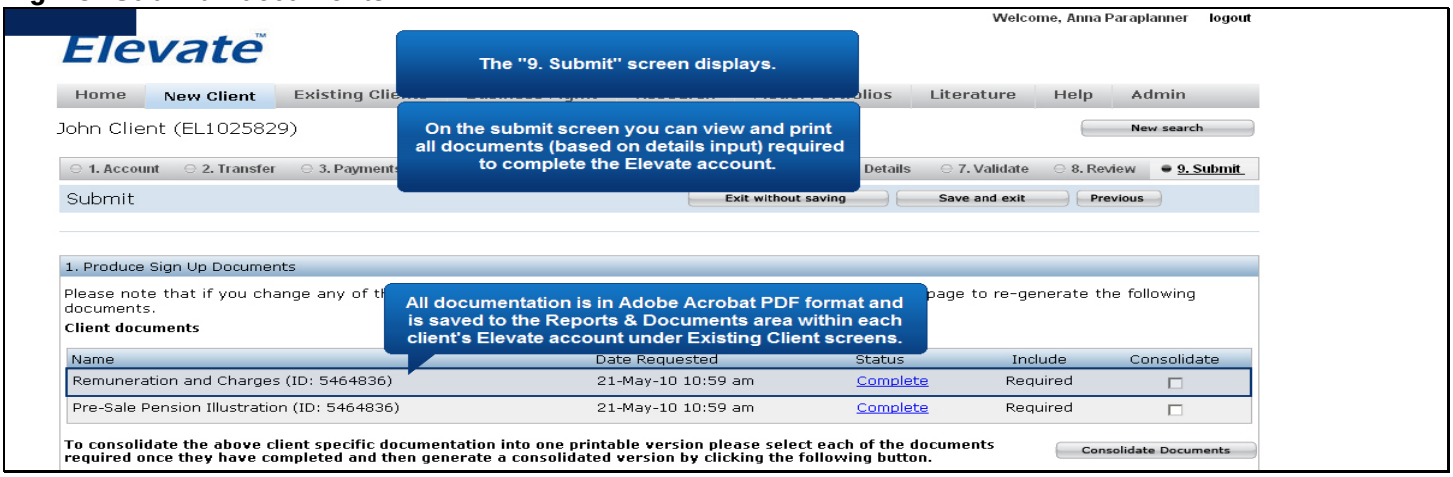
Welcome, Anna Paraplanner logout
Elevate
The "9. Submit" screen displays.
On the submit screen you can view and print all documents (based on details input) required to complete the Elevate account.
Home
New Client
Literature
Help
Admin
John Client (EL1025829)
New search
7. Validate
8. Review
9. Submit
Submit
Exit without saving
Save and exit
Previous
1. Produce Sign Up Documents
All documentation is in Adobe Acrobat PDF format and is saved to the Reports & Documents area within each client's Elevate account under Existing Client screens.
Client documents
Name
Date Requested
Status
Include
Consolidate
Remuneration and Charges (ID: 5464836)
21-May-10 10:59 am
Complete
Required
Pre-Sale Pension Illustration (ID: 5464836)
21-May-10 10:59 am
Complete
Required
To consolidate the above client specific documentation into one printable version please select each of the documents required once they have completed and then generate a consolidated version by clicking the following button.
Consolidate Documents

**Fig 74.** Submit – documents continued

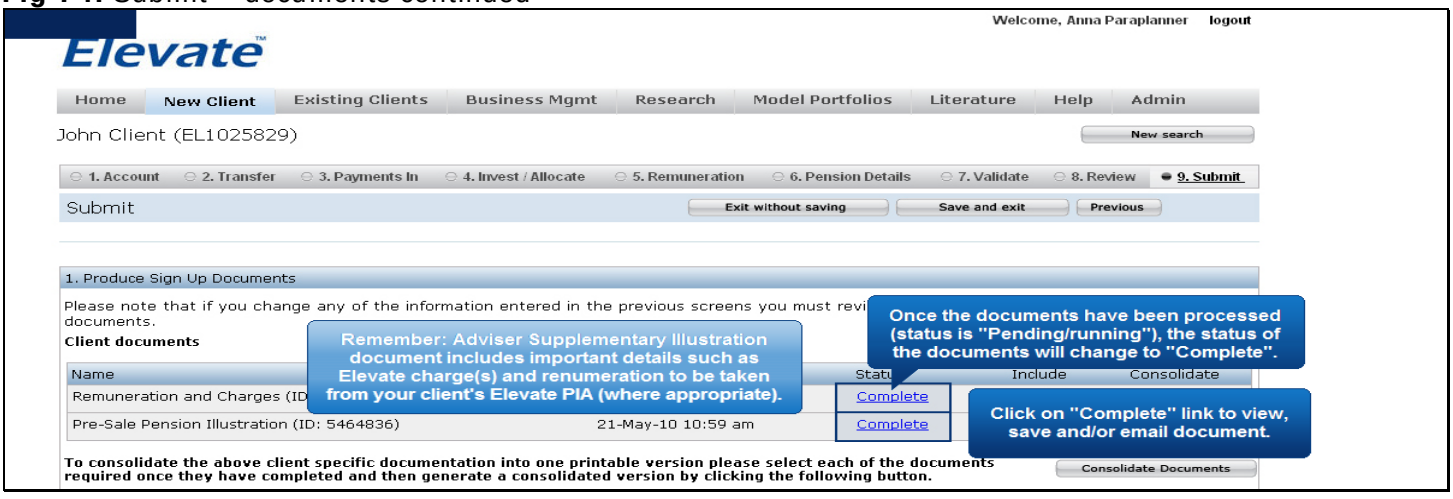
Welcome, Anna Paraplanner logout
Elevate
Home
New Client
Existing Clients
Business Mgmt
Research
Model Portfolios
Literature
Help
Admin
John Client (EL1025829)
New search
1. Account
2. Transfer
3. Payments In
4. Invest / Allocate
5. Remuneration
6. Pension Details
7. Validate
8. Review
9. Submit
Submit
Exit without saving
Save and exit
Previous
1. Produce Sign Up Documents
Please note that if you change any of the information entered in the previous screens you must revi
documents.
Client documents
Once the documents have been processed (status is "Pending/running"), the status of the documents will change to "Complete".
Remember: Adviser Supplementary Illustration document includes important details such as Elevate charge(s) and renumeration to be taken from your client's Elevate PIA (where appropriate).
Name
Include
Consolidate
Remuneration and Charges (ID
Complete
Pre-Sale Pension Illustration (ID: 5464836)
21-May-10 10:59 am
Complete
Click on "Complete" link to view, save and/or email document.
To consolidate the above client specific documentation into one printable version please select each of the documents required once they have completed and then generate a consolidated version by clicking the following button.
Consolidate Documents

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**Fig 75.** Submit - documents continued

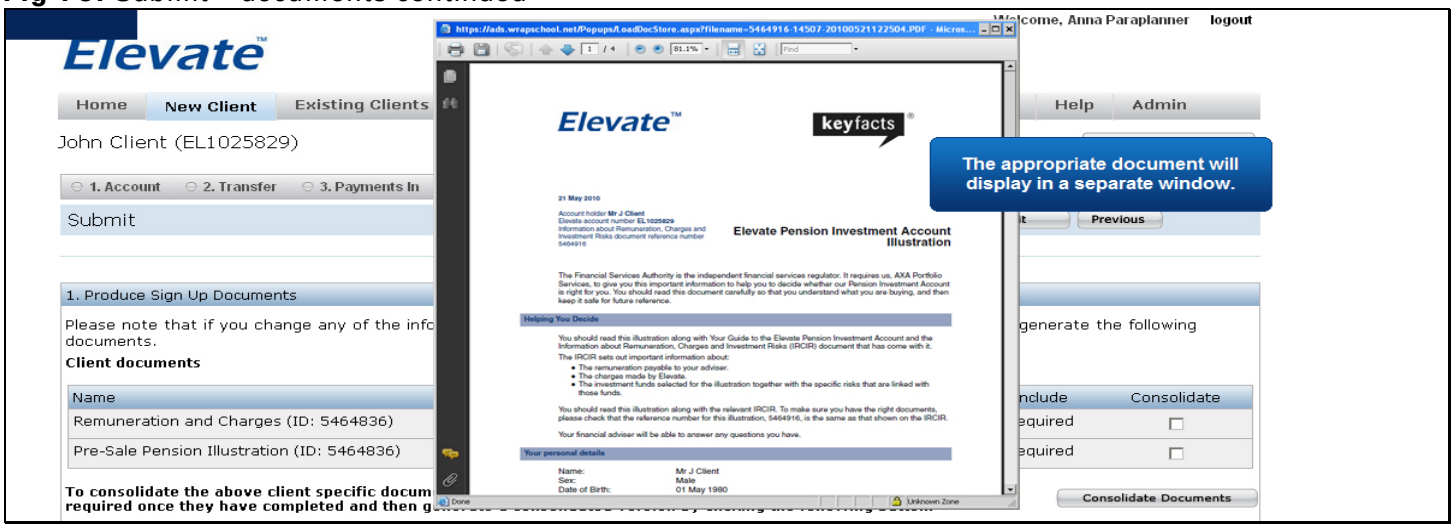



**Fig 76.** Submit – documents continued

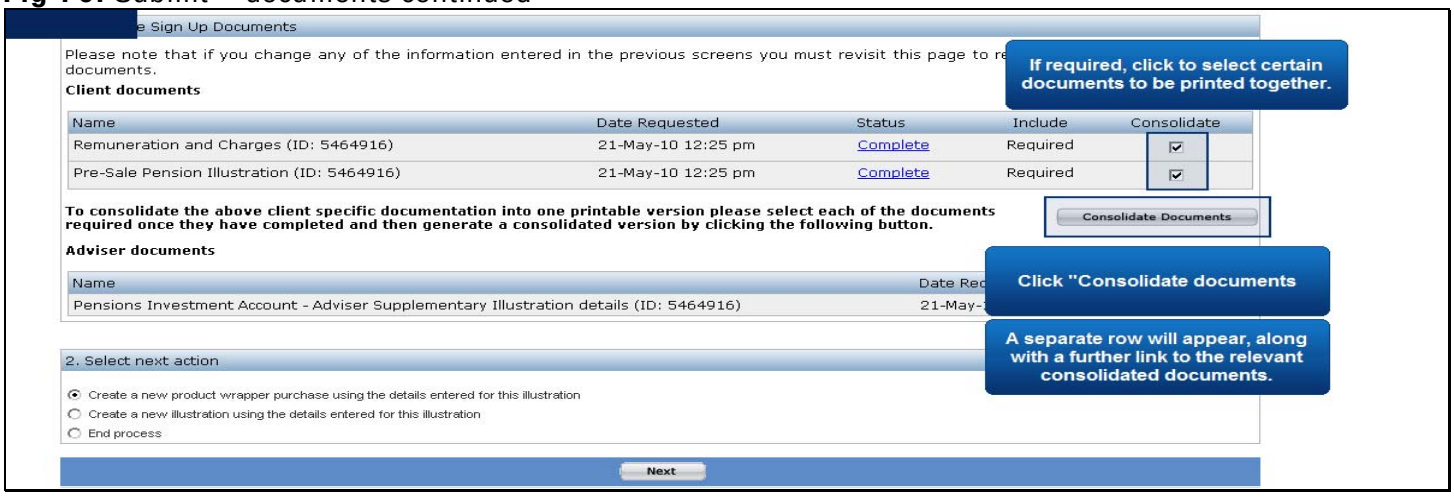
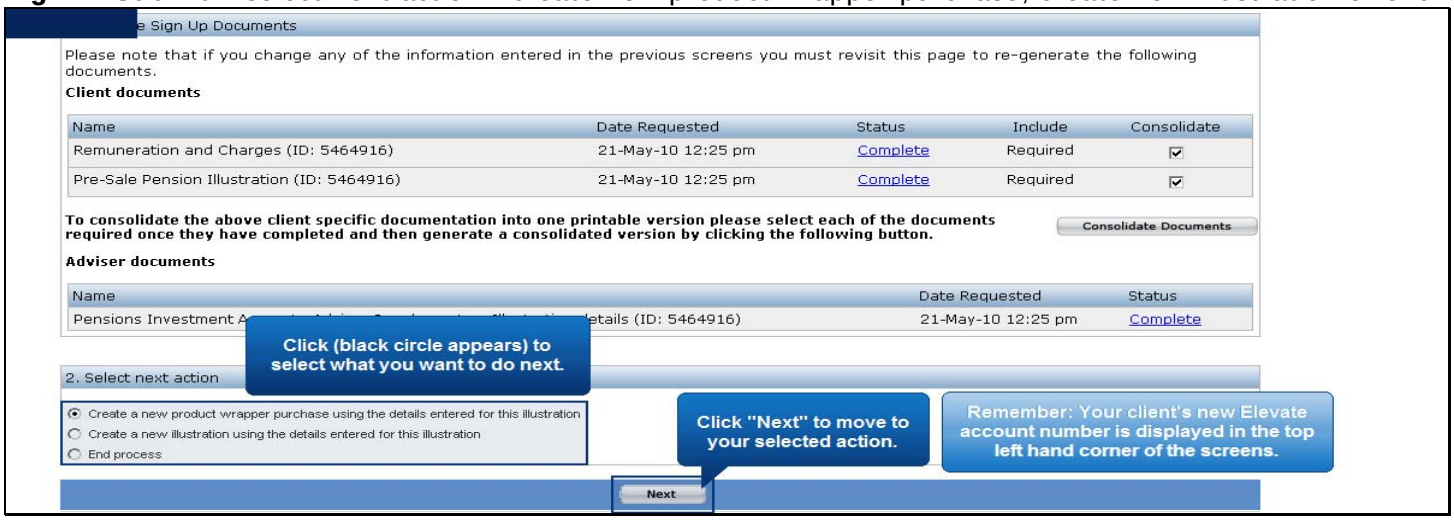

If required, click to select certain documents to be printed together.
Click "Consolidate documents
A separate row will appear, along with a further link to the relevant consolidated documents.

**Fig 77.** Submit – select next action - create new product wrapper purchase, create new illustration or end


Click (black circle appears) to select what you want to do next.
Click "Next" to move to your selected action.
Remember: Your client's new Elevate account number is displayed in the top left hand corner of the screens.

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**Submit new client and new business**

If your client would like to go ahead with an Elevate Pension Investment Account (PIA), please find below a checklist of all the documents you will need to have reviewed and **signed** by your client(s), and returned along with payment (if applicable) to Elevate **prior to opening an Elevate account**:

| **Document** | **Purpose** |
|---|---|
| Elevate Terms & Conditions | To activate the Elevate account |
| Direct Debit Form(s) | To activate Direct Debit(s) |
| Employer's Record of Payments Due Form (PIA) | Single or regular payments - if employer is to make payments into the Elevate account - AML |
| Transfer form(s) and ceding provider's own Transfer form(s) | If transferring cash or assets by re-registration into Elevate product wrapper(s) - to act upon the transfer. |

You have reached the end of the "How do I...create an Elevate Pension Investment Account illustration?" user guide. You can now either close this document or click on Elevate's "Help" menu to go to another user guide.